

## IU services and Fee structure for FY 25-26

### General Notes:

- a) In this document, “**IBC**” refers to the Insolvency and Bankruptcy Code, 2016; and “**IU Regulations**” refers to the Insolvency and Bankruptcy Board of India (Information Utilities) Regulations, 2017.
- b) All fees to be paid by submitters of information/documents, unless otherwise indicated.
- c) The fees shown in the tables are exclusive of statutory levies. GST, other taxes or any other statutory levies will be applicable over and above the fee indicated.
- d) For the purpose of classification of the debtor, the following method will be used:
  - i. **Company** is defined as entity incorporated under the Companies Act or a statutory enterprise incorporated under an Act of Parliament or any regulated financial creditor;
  - ii. **Limited Liability Partnership** is defined as an entity incorporated the Limited Liability partnership Act, 2008;
  - iii. **Other Commercial Entity** includes partnerships, proprietorships, societies, trusts, clubs, Association of Persons, Hindu Undivided Family, body of individuals or any person or entity being used for business purposes;
  - iv. **Individuals** are natural persons that borrow for their personal needs.
- e) The meaning of “Year”: “Year” means a one-year period from the date of submission of the Financial Information. For example, if Financial Information in the form of a debt record is submitted to IU on 15<sup>th</sup> June, 2025, the fee charged for submission will cover services provided up to 14<sup>th</sup> June, 2026. Subsequently, from 15<sup>th</sup> June, 2026 Annual Fee or Renewal Fee, as indicated, shall be applicable.
- f) Submitters to note that even if the submissions are a mix of Table II and Table III, in a Json file, the fee conditions for the separate category only will apply.
- g) IT customizations may be charged on an effort basis at the rate of Rs. 7,500/- per person per day of effort.
- h) NeSL shall provide all users of its services one Annual Statement of all their information with IU, free of charge.

**Notes on the use of DDE platform for execution and storage of authenticated original debt agreements and related documents (Table VI related)**

- i) The use of the DDE platform shall be as permitted under the IBC, 2016, the IBBI IU Regulations and the Guidelines for Technical Standards for Information Utilities.
- j) Digital e-stamping facilitation using the DDE platform shall be in respect of Article Codes permitted by the respective State Governments.
- k) The fee for document execution using DDE platform is in addition to the fee for submission of Financial Information to IU in Form C format (Tables I to V), unless otherwise indicated in the "Remarks" column in Table VI.
- l) The DDE fee in all segments except the non-individual segment includes the charge for one e-sign. Any additional e-sign shall be charged on actual basis. In the non-individual segment, the DDE fee includes the e-sign charges for all e-signs required. No additional e-sign charge shall be levied for this segment.
- m) The DDE fee does not include any transaction charges imposed by Stockholding Corporation of India Limited (SHCIL) or the Government Receipt Accounting System (GRAS) of the respective State Governments. Such charges will be passed through to the submitter on an actual basis. e.g  
1) SHCIL transaction charges for e-stamping are at Rs. 7/- per e-stamp certificate  
2) Payment gateway fee by State Government portals for purchasing GRN/Challan in the submitting entity name.
- n) The DDE fee does not include the Stamp Duty amount. All Stamp Duty amounts, where applicable, are to be paid on actual basis by the submitter, in advance.
- o) In using the DDE platform, the selection of the relevant Stamp Duty Article Code and value of Stamp Duty to be paid is the sole responsibility of the parties executing the agreement/document. NeSL as a platform provider neither holds any responsibility nor confirms the ascertainment of the Stamp Duty Article Code or Stamp Duty value.
- p) In using the DDE platform, the responsibility for ensuring that the agreements/documents are permitted to be e-signed under applicable laws lies with the submitter/parties.

| TABLE No. I   | Acceptance of Financial Information for non-individuals in Form C format from Financial Creditors  |  |         |
|---|--|--|---------|
|   | Services   | Fee Details  | Remarks |
| <p><b>A) Bulk submission of Financial Information in Form C format for Company or Limited Liability Partnerships</b></p>                                | <p>a) Updation of record<br/> b) Default filing<br/> c) Error Marking<br/> d) Filing of Closure of Loan/Debt<br/> e) Submission of already executed supporting documents<br/> f) Additional user management<br/> g) Default Broadcast under Regulation 21<br/> h) Intimation of Applications under Section 7 and 9 of IBC<br/> i) Intimation of Public Announcement under Regulation 21A of IU Regulations<br/> j) Access services, including reports such as Credit Facility Report (CFR) and Debt Query Report (DQR), under Regulation 23 of IU Regulations for bulk submitters<br/> k) Post-paid invoicing for bulk submissions<br/> l) Payment gateway for front-end screen-based method of submission</p> | <p><b>A) For Bulk submission of information</b><br/> <b>Fee per debt/debt record of a borrower for first year</b></p> <ul style="list-style-type: none"> <li>• 1<sup>st</sup> Debt/Debt Record -- Rs. 300/-</li> <li>• 2<sup>nd</sup> to 10<sup>th</sup> Debt/Debt record -- Rs. 100/- each</li> <li>• 11<sup>th</sup> Debt/Debt record onwards -- Rs. 50/- each</li> </ul> <p><b>Annual Renewal Fee per debt/debt record</b></p> <ul style="list-style-type: none"> <li>• 1<sup>st</sup> Debt/debt Record -- Rs. 250/-</li> <li>• 2<sup>nd</sup> to 10<sup>th</sup> Debt/debt record-- Rs. 100/- each</li> <li>• 11<sup>th</sup> Debt/debt Record onwards -- Rs. 50/- each</li> </ul> <p><b>B) For front-end screen-based submission method</b><br/> Fee per record per year, to be paid using payment gateway – Rs. 300/-</p> <p>No automatic annual renewal fee to be charged. If the submitter wishes to continue to avail services after the expiry of the indicated period, the fee shall be paid again using the payment gateway.</p> |         |
| <p><b>B) Submission of Financial Information in Form C format for Company or Limited Liability Partnerships using front-end screen-based method</b></p> |  |  |         |



| TABLE No. II  | Acceptance of Financial Information for Individuals in Form C format by Financial Creditors  |   |  |
|---|--|---|--|
|   | Services   | Fee Details   | Remarks  |
| <b>Bulk submission of Financial Information in Form C format for Individuals, other than the segments provided for in Table No. III</b> | a) Updation of record<br>b) Default filing<br>c) Error Marking<br>d) Filing of Closure of Loan/Debt<br>e) Submission of already executed supporting documents<br>f) Additional user management<br>g) Default Broadcast under Regulation 21<br>h) Access services under Regulation 23 of IU Regulations<br>i) Post-paid invoicing | For every Financial year, for every submitter: <ul style="list-style-type: none"> <li>• Submissions up to 100,000 records – Rs 25/- per debt record, valid for first 5 years of submission of debt record in IU</li> <li>• Submissions from 100,001 records onwards- Rs 10/- per debt record, valid for first 5 years of submission of debt record in IU</li> <li>• Submissions of 10,00,000 and above records in one billing cycle – Flat Rs 10/- per debt record, valid for first 5 years of submission of debt record in IU.</li> <li>• For all debt records -- Rs. 10/- per debt record, for every year beyond 5 years from submission in IU</li> </ul> | This fee structure is applicable to all segments of individual debts, viz secured, unsecured and credit cards. |

| <b>TABLE No. III</b>   | <b>Acceptance of Financial Information for Individuals in Form C format from Financial Creditors for Gold Loans, Micro Finance Institutions (MFI) Loans, SHG/JLG Loans, and Agriculture Loans</b>  |  |  |
|--|--|--|--|
|  | <b>Services</b>  | <b>Fee Details</b>   | <b>Remarks</b>   |
| <b>Bulk submission of Financial Information in Form C format on Gold Loans, MFI Loans, SHG/JLG Loans, and Agriculture Loans by Financial Creditors</b> | a) Updation of record<br>b) Default filing<br>c) Error Marking<br>d) Filing of Closure of Loan/Debt<br>e) Submission of already executed supporting documents<br>f) Additional user management<br>g) Default Broadcast under Regulation 21<br>h) Access services under Regulation 23 of IU Regulations<br>i) Post-paid invoicing | For each debt record, for first 5 years of submission of debt record in IU – Rs. 8/-<br><br>For each debt record, for every year beyond 5 years from submission in IU – Rs. 10/- | “GOLD” or “MFNL” or “AGRL” or “JLGL” or “SHGL” must be updated in the (Field Name “crdtsubtyp”) in the API |

| TABLE NO IV  | Acceptance of Financial Information in Form C format from Homebuyers  |   |         |
|--|---|---|---------|
|  | Services  | Fee Details   | Remarks |
| <b>Submission of Financial Information in Form C format by Homebuyers in respect of financial credit given by them to Builders/Real estate developers, using the Front-end Screen Based method</b> | a) Updation of record<br>b) Default filing<br>c) Error Marking<br>d) Filing of Closure of Loan/Debt<br>e) Submission of already executed supporting documents<br>f) Default Broadcast under Regulation 21<br>g) Access services under Regulation 23 of IU Regulations<br>h) Payment gateway | For each instance of submission and of updation, to be paid using payment gateway – Rs. 300/- |         |

| TABLE NO V  | Acceptance of Financial Information in Form C format from Operational Creditors  |   |         |
|---|--|---|---------|
|   | Services   | Fee Details   | Remarks |
| <b>A) Submission of Financial Information in Form C format by Operational Creditors using front-end screed-based method</b> | a) Updation of record<br>b) Default filing<br>c) Error Marking<br>d) Submission of already executed supporting documents<br>e) Default Broadcast under Regulation 21<br>f) Intimation of Applications under Section 7 and 9 of IBC<br>g) Intimation of Public Announcement under Regulation 21A of IU Regulations<br>h) Access services under Regulation 23 of IU Regulations<br>i) Payment gateway  | For each debt record, to be paid using payment gateway: Rs. 60/- per record per year<br><br>There is no automatic Annual Fee chargeable. Only if the submitter wishes to continue to avail IU services beyond the period indicated, shall the fee be charged again.<br><br>For generation of Demand Notice under Section 8 of IBC: Rs. 300/- per Demand Notice generated      |         |
| <b>B) Bulk submission of Financial Information in Form C format by Operational Creditors</b>                                | a) Updation of records<br>b) Default filing<br>c) Error Marking<br>d) Submission of already executed supporting documents<br>e) Default Broadcast under Regulation 21<br>f) Intimation of Applications under Section 7 and 9 of IBC<br>g) Intimation of Public Announcement under Regulation 21A of IU Regulations<br>h) Demand Notice generation under Section 8 of IBC<br>i) Access services under Regulation 23 of IU Regulations<br>j) Post-paid invoicing | For every Financial Year for every submitter: <ul style="list-style-type: none"> <li>• Submissions up to 100,000 records – Rs 60/- per debt record for a five-year period</li> <li>• Submissions from 100,001 records onwards- Rs 10/- per debt record for a five-year period</li> </ul> For each debt record, for every year beyond 5 years from submission in IU – Rs. 10/- |         |

| Table No. VI  | DDE Services for acceptance of original authenticated supporting documents for debt   |                        |  |
|---|---|------------------------|--|
| Services  | Category of contracts/ documents  | Fee Details            | Remarks  |
| a) Execution of documents, including digital e-stamping and e-sign<br>b) Storage and access<br>c) Digital Ledger for e-stamping facilitation<br>d) Certificate under 65B of Indian Evidence Act provided on request | a) Agreements/documents where the lender is a Financial Creditor and the borrower is an individual (other than those for Gold Loans/MFI Loans / SHG/JLG Loans and Agri Loans category)                    | Rs. 25/- per agreement | Wherever the IU Form C records in respect of these debt agreements are submitted, the IU fee for this segment (indicated in Table II) shall be waived for the first five years from the date of completion of the DDE transaction.<br><br>For DDE transactions in which e-stamp is completed but e-sign is pending, Rs. 25/- per transaction will be charged.<br><br>A fee of Rs. 10/- per debt record in Form C format will be charged for every year that the debt record remains in IU, beyond the first five years from the date of completion of the DDE transaction. |
|   | b) Agreements/documents where the lender is a Financial Creditor and the borrower is an individual taking either a Gold Loan/MFI Loan/ SHG/JLG Loan/Agri Loan or through the Jan Samarth/ National Portal | Rs 10/- per agreement  | <ul style="list-style-type: none"> <li>“GOLD” or “MFNL” or “AGRL” or “JLGL” or “SHGL” or “NPL” must be updated in the (Field Name “crdtsubtyp”).</li> </ul>  |
|   | c) Agreements/documents where the lender is a Financial Creditor and the borrower is a non-individual (Company or LLP or Other Commercial entity)   | Rs 100/- per agreement |  |

|  |   |                                    |  |
|--|---|------------------------------------|--|
|  | d) Agreements/documents for Operational credit (such as supply of goods or services, employer-employee service agreements, leave and license agreements, affidavits, indemnity bonds etc.) using the e-Kaiyoppam, e-UDBHAVAM, e-SUVIDHA or any other State specific platforms   | Rs.30/- per party to the agreement |  |
|  | e) Agreements/documents for Operational credit (such as supply of goods and services, employer-employee service agreements, leave and license agreements, affidavits, indemnity bonds, locker agreements etc.) using DDE platform API mode<br>ei) Agreements/documents for Operational credit such as supply of goods and services through portal of Central Government/ State Government using DDE platform API mode | Rs.30/- per agreement              |  |
|  | f) Other than debt document without e-stamp <ul style="list-style-type: none"> <li>• Saving/current account forms etc.</li> <li>• Nomination form/claim form etc.</li> <li>• Application forms like credit card/ request application form etc.</li> </ul>   | Rs. 10/- per document              |  |
|  | g) Execution of Digital MODT (Memorandum of Deposit of Title Deeds)   | Rs. 25/- per transaction           | <i>*Applicability will be as per relevant State Government Act/Rules</i> |

**Note: (extract from Page 2 “Notes”)**

l) The DDE fee in all segments except the non-individual segment includes the charge for one e-sign. Any additional e-sign shall be charged on actual basis. In the non-individual segment, the DDE fee includes the e-sign charges for all e-signs required. No additional e-sign charge shall be levied for this segment.

m) The DDE fee does not include any transaction charges imposed by Stockholding Corporation of India Limited (SHCIL) or the Government Receipt Accounting System (GRAS) of the respective State Governments. Such charges will be passed through to the submitter on an actual basis. e,g  
1) SHCIL transaction charges for e-stamping are at Rs. 7/- per e-stamp certificate 2) Payment gateway fee by State Government portals for purchasing GRN/Challan in the submitting entity name.

| Table No. VII  | Agreements/documents pertaining to contingent debts such as Bank Guarantees, Letters of Credit etc. |                           |         |
|--|---|---------------------------|---------|
| e-Bank Guarantee Services<br>(including Hybrid e-BG) | Category of contracts/ documents  | Fee Details               | Remarks |
|  | a) Issuance   | Rs. 100/- per transaction |         |
|  | b) Renewal/ Extension   | Rs. 100/- per transaction |         |
|  | c) Amendment  | Rs. 100/- per transaction |         |

**Note: (extract from Page 2 “Notes”)**

m) The DDE fee does not include any transaction charges imposed by Stockholding Corporation of India Limited (SHCIL) or the Government Receipt Accounting System (GRAS) of the respective State Governments. Such charges will be passed through to the submitter on an actual basis. e.g  
1) SHCIL transaction charges for e-stamping are at Rs. 7/- per e-stamp certificate 2) Payment gateway fee by State Government portals for purchasing GRN/Challan in the submitting entity name.