

IU services and Fee structure for FY 26-27

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 15th June, 2025, the fee **levied** for submission will cover services provided up to 14th June, 2026. Subsequently, from 15th 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 VIII 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 VII), unless otherwise indicated in the "Remarks" column in Table VI.
- l) The DDE fee in all segments except the non-individual segment includes the Fee for one e-sign. Any additional e-sign shall be levied on actual basis. In the non-individual segment, the DDE fee includes the e-sign fee for all e-signs required. No additional e-sign fee 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
- n) 1) SHCIL transaction charges for e-stamping are at Rs. 10/- per e-stamp certificate with effect from 1st January, 2026
2) Payment gateway fee by State Government portals for purchasing GRN/Challan in the submitting entity name
- o) The DDE fee does not include the Stamp Duty amount. All Stamp Duty amounts, where applicable, are to paid on actual basis by the submitter, in advance.
- p) 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.
- q) 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.
- r) One-time Technical Integration Fee of Rs. 2,00,000/- (Rupees Two Lakhs only) shall be applicable to Authorised Representatives shortlisted to render services to registered users under Regulation 18(5) of IBBI (Information Utilities) Regulations, 2017. This fee is payable within 7 days of acceptance of the onboarding application by NeSL and covers API integration, system setup, testing, training, and ongoing support. Applicable from **01-09-2026**.

TABLE No. II	Acceptance of Financial Information for Individuals in Form C format by Financial Creditors		
	Services	Fee Details	Remarks
Bulk submission of Financial Information in Form C format for Individuals, other than the segments provided for in Table No. III	a) Updation of record b) Default filing c) Error Marking d) Filing of Closure of Loan/Debt e) Submission of already executed supporting documents f) Additional user management g) Default Broadcast under Regulation 21 h) Access services under Regulation 23 of IU Regulations i) Post-paid invoicing	For every Financial year, for every submitter: • Submissions up to 100,000 records – Rs 25/- per debt record, valid for first 5 years of submission of debt record in IU • Submissions from 100,001 records onwards- Rs 10/- per debt record, valid for first 5 years of submission of debt record in IU • 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. • For all debt records -- Rs. 10/- per debt record, for every year beyond 5 years from submission in IU	This fee structure is applicable to all segments of individual debts, viz secured, unsecured and credit cards.

TABLE No. III	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		
Bulk submission of Financial Information in Form C format on Gold Loans, MFI Loans, SHG/JLG Loans, and Agriculture Loans by Financial Creditors	Services	Fee Details	Remarks
	a) Updation of record b) Default filing c) Error Marking d) Filing of Closure of Loan/Debt e) Submission of already executed supporting documents f) Additional user management g) Default Broadcast under Regulation 21 h) Access services under Regulation 23 of IU Regulations i) Post-paid invoicing	For each debt record, for first 5 years of submission of debt record in IU – Rs. 8/- 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
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	a) Default filing b) Error Marking c) Filing of Closure of Loan/Debt d) Submission of already executed supporting documents e) Default Broadcast under Regulation 21 f) Access services under Regulation 23 of IU Regulations g) Payment gateway	For each instance of submission and of updation, to be paid using payment gateway – Rs. 60 /-	

TABLE NO V	Acceptance of Financial Information in Form C format from Operational Creditors		
	Services	Fee Details	Remarks
A) Submission of Financial Information in Form C format by Operational Creditors using front-end screed-based method	a) Updation of record b) Default filing c) Error Marking d) Submission of already executed supporting documents e) Default Broadcast under Regulation 21 f) Intimation of Applications under Section 7 and 9 of IBC g) Intimation of Public Announcement under Regulation 21A of IU Regulations h) Access services under Regulation 23 of IU Regulations i) Payment gateway	For each debt record, to be paid using payment gateway: Rs. 60/- per record per year There is no automatic Annual Fee payable. Only if the submitter wishes to continue to avail IU services beyond the period indicated, shall the fee be levied again For generation of Demand Notice under Section 8 of IBC: Rs. 300/- per Demand Notice generated	
B) Bulk submission of Financial Information in Form C format by Operational Creditors	a) Updation of records b) Default filing c) Error Marking d) Submission of already executed supporting documents e) Default Broadcast under Regulation 21 f) Intimation of Applications under Section 7 and 9 of IBC g) Intimation of Public Announcement under Regulation 21A of IU Regulations h) Demand Notice generation under Section 8 of IBC i) Access services under Regulation 23 of IU Regulations j) Post-paid invoicing	For every Financial Year for every submitter: • Submissions up to 100,000 records – Rs 60/- per debt record for a five-year period • Submissions from 100,001 records onwards- Rs 10/- per debt record for a five-year period For each debt record, for every year beyond 5 years from submission in IU – Rs. 10/-	

TABLE NO VI	Acceptance of Financial Information in Form C format from Government Departments as Operational Creditors		
Bulk / Front End Submission of Financial Information in Form C format by Government Departments/ local authorities/government corporations/ government companies under the Operational Creditors	Services	Fee Details	Remarks
	a) Updation of records b) Default filing c) Error Marking d) Submission of already executed supporting documents e) Default Broadcast under Regulation 21 f) Intimation of Applications under Section 7 and 9 of IBC g) Intimation of Public Announcement under Regulation 21A of IU Regulations h) Demand Notice generation under Section 8 of IBC i) Access services under Regulation 23 of IU Regulations j) Post-paid invoicing	For each debt record, for first 5 years of submission of debt record in IU – Rs. 10/- For each debt record, for every year beyond 5 years from submission in IU – Rs. 10/-	Applicable from 01-11-2025
	k) Issuance of Record of Default (RoD)	Rs. 300/- per RoD Generated	Applicable from 01-11-2025

TABLE NO VII	Document Submission from Insolvency Professionals & Operational Creditors		
Submission of documents by Insolvency Professionals (IPs) and Operational Creditors, using the Front-end Screen Based method	Services	Fee Details	Remarks
	a) Submission of Document	Rs. 6/- per MB or part thereof, as a one-time Fee plus payment gateway charges and applicable taxes	Applicable from 01-07-2025

Table No. VIII	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 b) Storage and access c) Digital Ledger for e-stamping facilitation 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. For DDE transactions in which e-stamp is completed but e-sign is pending, Rs. 25/- per transaction will be levied. A fee of Rs. 10/- per debt record in Form C format will be levied for every year that the debt record remains in IU, beyond the first five years from the date of completion of the DDE transaction. Refer point “l” and “m” page 2 for e-stamping and e-signing charges.
	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	“GOLD” or “MFNL” or “AGRL” or “JLGL” or “SHGL” or “NPL” must be updated in the (Field Name “crdtsubtyp”). For DDE transactions in which e-stamp is completed but e-sign is pending, Rs. 10/- per transaction will be levied. Refer point “l” and “m” page 2 for e-stamping and e-signing charges.

Table No. VIII	DDE Services for acceptance of original authenticated supporting documents for debt		
Services	Category of contracts/ documents	Fee Details	Remarks
	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	Refer point “l” and “m” page 2 for e-stamping and e-signing charges.
	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	Refer point “l” and “m” page 2 for e-stamping and e-signing charges.
	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 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	For DDE transactions in which e-stamp is completed but e-sign is pending, Rs. 30/- per transaction will be charged. Refer point “l” and “m” page 2 for e-stamping and e-signing charges.

Table No. VIII	DDE Services for acceptance of original authenticated supporting documents for debt		
Services	Category of contracts/ documents	Fee Details	Remarks
	Custom eBond- Custom eBond execution fee with unlimited eSign using both the APIs and web based front end.	Rs. 60 for the issuance of the Customs eBond plus payment gateway charges and applicable taxes	Applicable from 01-07-2025
	f) Unified e-Sign Only Segment All documents requiring only e-signing without e-stamping, including but not limited to: • Financial Creditor and Operational Creditor debt agreements not requiring e-stamping* • HR documents (employment agreements, appointment letters, etc.) • Vendor agreements, NDAs, affidavits • Nomination forms, savings/current account forms, application forms • Any other document where e-stamping is not required.	Rs. 10/- per document	Applicable from 01-06-2026. Refer point “l” page 2 for e-signing charges. *It is applicable only for individual segment
	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> Refer point “l” and “m” page 2 for e-stamping and e-signing charges.

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. 10/- per e-stamp certificate with effect from 1st January, 2026

2) Payment gateway fee by State Government portals for purchasing GRN/Challan in the submitting entity name

Table No. IX	Agreements/documents pertaining to contingent debts such as Bank Guarantees, Letters of Credit etc.		
e-Bank Guarantee Services (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	
	d) Technical Integration Fee for Banks	Rs. 5,00,000/- (Rupees Five Lakhs only) per bank, one-time, payable prior to commencement of integration activities	Applicable from 01-09-2026 for new bank integrations only. Banks already integrated on the eBG platform are not subject to this fee. Fee covers API integration, customisation, testing, UAT, user training, documentation, and ongoing maintenance support.

Table No. X	Electronic Insurance Surety Bond (eISB) Services- Applicable from 01-06-2026.		
Electronic Insurance Surety Bond (eISB) Services	Services	Fee Details	Remarks
	eISB Services – Issuance, Amendment (Endorsement), Renewal	Rs. 100/- per transaction	Fee applies to each lifecycle event — Issuance, Amendment (Endorsement), and Renewal. No fee for Closure or Invocation. Includes e-stamping, e-signing, lifecycle management, storage, access, and Section 65B certificates on request. Stamp duty and SHCIL/GRAS charges payable on actual basis separately. No integration fee for insurance companies.

Table No. XI	Payment Gateway Services for IU-DDE - Applicable from 01-06-2026		
Payment Gateway Services for IU-DDE	Services	Fee Details	Remarks
	a) NeSL Payment Gateway Service Fee	Rs. 15/- per transaction	Applicable from 01-06-2026. Optional service for all IU-DDE users. Rs. 15/- is over and above the applicable DDE segment fee per transaction. Applicable to all DDE transaction types. Fee to be borne by end customer.
	b) Payment Gateway Provider Fee	Pass-through on actual basis	Fee levied by PG provider recovered from end customer on actual basis with no NeSL markup.
	c) Stamp Duty (e-stamp / SHCIL / GRAS)	Pass-through on actual basis	Recovered on actual basis. Customers now pay through Payment Gateway instead of pre-funded wallet.
	d) Additional Bank Fee / e-Sign Fee	Pass-through on actual basis	Provision for collection of bank fee and additional e-sign fee where applicable. Collected on actual basis.

Table No. XII	HSM eSigning Services for IU-DDE - Applicable from 01-06-2026.		
HSM eSigning Services for IU-DDE - Applicable from 01-06-2026.	Services	Fee Details	Remarks
	HSM eSigning Service – IU-DDE (per HSM-signed transaction)	Rs. 5/- per sign	Optional service. Billed monthly. This will be over and above the e-sign fee, if applicable.

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. 10/- per e-stamp certificate with effect from 1st January, 2026
 - 2) Payment gateway fee by State Government portals for purchasing GRN/Challan in the submitting entity name