

## ADVANCES

GST (Goods & Service Tax) will be charged on all commission, charges & penal interest

Present Rate of GST Applicable is 18% w.e.f. 01.07.2017

PARTICULARS	Rs.
<b>Processing Charges</b>	
<b>I) Upfront Processing charges (Non refundable) Except for MSME loans upto Rs.5.00 lakhs</b>	
Upto Rs.50,000/-	Rs.1000/-
Upto Rs.1,00,000/-	
Upto Rs.5,00,000/-	Rs.2000/-
Above Rs.5,00,000/- to Rs.50,00,000/-	Rs.5000/-
Above Rs.50,00,000/- to Rs.1,00,00,000/-	Rs.10000/-
Above Rs.1,00,00,000/-	Rs.20000/-
<b>II) Processing charges (inclusive of upfront charges)</b>	
<b>Type of Loan</b>	
MSME loans upto Rs.5.00 lakhs	NIL
MSME loans above Rs.5.00 lakhs to Rs.100 lakhs	0.50%
Other Business Loans upto Rs.100 lakhs	0.50%
MSME & Other Business Loans above Rs.100 lakhs upto Rs.500 lakhs	0.50% of loan amount
MSME & Other Business Loans above Rs. 500.00 lakhs	0.50% of loan amount subject to maximum of Rs.10.00 lakhs.
Doctor Care	0.50% of loan amount
Scheme for Commercial Transport Operators	0.30% of the sanctioned amount.
LAP / OAP / LRD (SME / Corporate Accounts)	0.50 % of the sanctioned amount. Maximum of Rs.10.00 lakhs
Pragati Scheme for Professionals/Businessman/ Retail Traders/Small Businessman	0.50% of the sanctioned amount
Processing fees for Re-validations, Amendments and various stand- alone request (not made along with request for renewal/enhancement in limits) e.g reduction in ROI, reduction/waiver of any charges, waiver of personal guarantee, release of security, change in sanction terms, change in vendor, change in type of machine etc.	0.20 % of the loan amount min Rs. 1000/-. Maximum of Rs.10,000/-
Processing fees for Adhoc / one time limits (funded as well as non funded)	0.50% of the loan amount (Proportionately)
<b>RENEWAL / REVIEW CHARGES</b>	
Renewal of Working Capital Limits (Fund/ Non Fund based Limits)	0.25% of the loan amount min Rs.5,000/- maximum Rs.5,00,000/- (Incase of delay in renewal, pro-rata charges for the delayed period to be recovered based

	on prevailing Charge)				
Renewal / Enhancement of Working Capital Limits (Fund based and Non-Fund based) / Additional Limits	Review Charges for the existing Limit <b>PLUS</b> Processing Charge for additional/enhanced portion of limit subject to maximum of Rs.10.00 Lacs.				
Sanction of Term Loan along with review of existing Term Loan	Review Charges for Term Loan above outstanding of Rs.1.00 Crore - Rs.10,000/- <b>PLUS</b> applicable Processing charges on new Term Loan subject to maximum of Rs.10.00 Lacs				
<b>PREPAYMENT CHARGES</b>					
Pre-payment charges on floating rate term loans to individual borrowers	NIL				
Pre Payment Charges for Non Individual borrowers on floating rate term loans (incase of takeover by other institutions)	2% of outstanding amount				
<b>NO DUE CERTIFICATE</b>					
(A) For borrowal accounts	Free				
(B) For non-borrowal accounts	Rs.100/-				
Solvency Certificate	<u>For Educational Purpose</u> Rs.500/- per certificate <u>For Purpose other than Education</u> 0.10% of the Amount Minimum Rs.1000/- ; Maximum Rs.20,000/- based on details tabled below: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.1.00 Cr : Max Rs. 5000/-</td> </tr> <tr> <td>Above Rs.1.00 Cr to Rs.5.00 Cr: Max Rs. 10000/-</td> </tr> <tr> <td>Above Rs.5.00 Cr Max Rs. 20000/-</td> </tr> </tbody> </table>	Amount	Upto Rs.1.00 Cr : Max Rs. 5000/-	Above Rs.1.00 Cr to Rs.5.00 Cr: Max Rs. 10000/-	Above Rs.5.00 Cr Max Rs. 20000/-
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Above Rs.1.00 Cr to Rs.5.00 Cr: Max Rs. 10000/-					
Above Rs.5.00 Cr Max Rs. 20000/-					
Late payment of EMI/instalment/interest	2% penal interest on overdue amount of principal/interest.				
Non Review of limits	2% penal interest on the Balance outstanding				
Commitment Charges	1% p.a of the advances amount not availed of within 3 months of sanction date				
Stamp documents	At the Government applicable rates				
Nominal Membership fees	Rs.100/- per applicant & guarantor				

Non Submission of Stock, Book Debts, Creditors statement and Audited Financials beyond due date of filing	2% penal interest for the period of delay.
Inspection of stock/book debts/factory/plant & machinery/Visit Charges / Other Visit Charges	Rs.500/- per visit + actuals
Reminders for stock statements and renewal of CC/OD limits	Rs.200/- per instance
Charges for unsuccessful execution of SI's /return of instalment / EMI cheque	Above Rs.5000/- Rs.50/- for every instance
<b>REGISTRATION OF CHARGE WITH CERSAI</b>	
Form I Creation & Modification of security interest in favour of secured creditors Upto Rs.5 Lacs	Actuals
Above Rs.5 Lacs	
Form II Satisfaction of existing Security Interest	NIL
Form III Particulars for Securitization or Reconstruction of Financial Assets ( for acquisition of financial assets for the purpose of securitization or reconstruction of Financial Assets)	Rs.1000/-
Form IV Satisfaction of Securitization or Reconstruction of Financial Assets	Rs.250/-
Any application for condonation of delay above 30 days	Actuals
Any application for information recorded/maintained in the register by any person	Rs.50/-