

TARIFF SCHEDULE- SME Loans

Description of applicable charges for SME Loans

Sr. No	CHARGE DESCRIPTION	CHARGE AMOUNT			
		Type of Loan			
		Business Loan	Property Term Loan	Plant & Machinery Loan	Medical Equipment Loan
1	Application/Login Fee (Non Refundable)	No Fee	Rs. 10,000/- + Applicable GST	New : No Fee Used : Rs. 5000/- + Applicable GST	New : No Fee Used : Rs. 5000/- + Applicable GST
2	Processing Fee (% of loan application value)	2 % + Applicable GST	1.25% + Applicable GST	2 % + Applicable GST	1.25 % + Applicable GST
3	CERSAI Registry / Modification Charges	Rs. 50/- for loans up to Rs. 5 lac + Applicable GST Rs. 100/- for loans above Rs. 5 lacs + Applicable GST			
4	Technical Fees (for additional property or property situated outside geographic limit or for pre technical)	a. Within 60 km radius: No charges b. Beyond 60 km: Rs. 500/- for first visit and Rs. 750/- for subsequent visits + Applicable GST			
5	Valuation charges	Business Loans: Not applicable Property Term Loan, Plant & Machinery Loan & Medical Equipment Loan: At Actuals			
6	Part-Prepayment Charges *will be allowed only once in a financial year	Type Of Loan	Disbursement Stage	Charges	
		a. Business Loan b. Plant & Machinery Loan c. Medical Equipment Loan	No Part -prepayment allowed	No part-prepayment allowed	
		Property Term Loan*	Within 6 months from agreement date	No part-prepayment allowed	
			7-24 months of agreement date	5% + Applicable GST	
25-36 months of agreement date	3% + Applicable GST				
After 36 months of agreement date	2% + Applicable GST				
7	Foreclosure Charges (On Principal Outstanding)	Type Of Loan	Disbursement Stage	Charges Applicable	
		a. Business Loan b. Property Term Loan c. Plant & Machinery Loan d. Medical Equipment Loan	Within 6 months from agreement date	No Foreclosure allowed	
			7-24 months of agreement date	5% + Applicable GST	
			25-36 months of agreement date	3% + Applicable GST	
After 36 months of agreement date	2% + Applicable GST				
8	Cheque /ECS bounce charges	Rs. 500/- + Applicable GST per instance			
9	Bank Charges on Cheque/ECS Bounce	At actuals			
10	Cash collection charges	1% of collection amount for Rs. 50,000 & above in cash + Applicable GST			
11	Overdue Charges on default instalment (EMI/Pre- EMI)	18 % Per annum on the outstanding dues			
12	Demand Draft/Pay Order issuance charges	Rs. 150/- per lac or actual bank charges, whichever is higher + Applicable GST			
13	ECS/ Cheque swapping charges	Rs. 250/- per swap + Applicable GST			
14	Collection pickup charges	Rs. 250/- per visit + Applicable GST			
15	Conversion charges	1% of principal outstanding Conversion scheme can be availed only after 1 year from the date of disbursement			
16	Legal Charges	Legal charges as applicable on case to case basis			

17	Non-encumbrance certificate	At actuals
18	Legal/ repossession and incidental charges	At actuals
19	Stamp duty/ Franking charges	As per applicable law/charges of the relevant property state
20	Duplicate No Dues Certificate	Rs. 250/- + Applicable GST
21	Copy of property documents	Rs. 500/- + Applicable GST
22	Statement of account/ provisional IT certificates	No Charges once in a Financial Year Subsequently: Rs. 250/- per statement + Applicable GST
23	Custodial Fee for property documents in closed loans	Rs. 500/- per month (post 60 Days from Loan Closure Date) + Applicable GST
24	Document retrieval charges on closure of loan (only for Property Term Loans)	Rs. 1,000/- for loans up to Rs. 10 Lac + Applicable GST Rs. 2,000/- for loans above Rs. 10 Lac + Applicable GST
25	Foreclosure statement charges	Rs. 500/- + Applicable GST

Abbreviations:

EMI : Equated Monthly Instalment	IT : Income Tax
ECS : Electronic Clearing Service	GST : Goods and Service Tax
SME : Small & Medium Sized Enterprise	
CERSAI : Central Registry of Securitisation Asset Reconstruction and Security Interest of India	