

Schedule of Charges for Government Sponsored Schemes

(Effective April 01, 2025)

Sr. No.	Particulars		
1	Upfront Fee / Processing Fee for Term Loan & working Capital		
	Particulars	New Cases / Enhancement	Review/Renewal
	a. Up to ₹50000	NIL	NIL
	b. Above ₹50000 and up to ₹10 lakh	1.00% of the Sanctioned amount	0.50% of the Sanctioned amount
	c. Above ₹10 lakh	1.50 % of the Sanctioned amount	0.75 % of the Sanctioned amount
2	Documentation Charges		
	a. Up to ₹50000/-	Nil	
	b. Above ₹50000/- & up to ₹10 lakh	0.10% subject to minimum of ₹500/-	
	c. Above ₹10 lakh	0.10% subject to minimum of ₹1000/- and maximum of ₹5000/-	
	Notes:		
	For Review / Renewal cases (without enhancement)	No document charges to be levied.	
3	No Dues Certificate		
	a. 1 st copy	Nil	
	b. 2 nd copies onwards	₹200 per certificate	
4	Charges for CIBIL Report		
	a. Up to ₹50000/-	Nil	
	b. Above ₹50000/-	₹50 per Report	
5	Interest Certificate		
	a. 1st copy (Per Month)	Nil	
	b. 2nd copies onwards	₹200 per certificate.	
6	Charges for Late Payment of EMI		
	a. Up to ₹50000/-	Nil	
	b. Above ₹50000/-	3% p.a. on the overdue amount for overdue period	
7	Statement of Loan Account including Closed Accounts <i>(statement of account to be provided free of cost in the first instance during a month)</i>	₹10/- per page subject to minimum ₹200/- per occasion.	
8	Inspection on Charges		
	a. Limits up to ₹50000/-	Nil	

	b. Limits above ₹50000/- and up to ₹10 lakh	₹500/- per inspection
	c. Limits above ₹10 lakh	₹1000/- per inspection
9	<u>Non-submission of Stock Statement, Financial Documents, Other non-compliance of sanction terms</u>	
	a. Limits up to ₹50000/-	Nil
	b. Limits above ₹50000/- and up to ₹10 lakh	₹100/- per instances
	c. Limits above ₹10 lakh	₹500/- per instances
10	<u>Part Pre-payment/Foreclosure Charges</u>	Nil
11	<u>Stamp Duty, Registration on Charges</u>	As per actual and to be directly borne by the customer/borrower.
12	<u>Cheque Bounce Charges</u>	₹ 500 per instance
13	<u>CERSAI Charges</u>	
	a. Up to ₹5 lakhs	₹ 100/-
	b. Above ₹5 lakhs	₹ 200/-
14	<u>CGTMSE/ NCGTC: AGF/ASF/ Guarantee Fees</u>	At actual and to be borne by the borrower.

Notes: All charges are exclusive of GST / other Government levies, and these have to be collected separately.

Guidelines for Fees/ Charges:

- Processing Fee should be collected before disbursement of the proposal, as also at each renewal / enhancement of limit. In case of extension, pro-rata Processing Fee for the extended period to be collected at the time of extension.
- The charges for GSS loans will be applicable on the total exposure of the borrower.
- If any Government Sponsored scheme specifies the Processing Fees, then those guidelines will prevail.