

Nature of charges	Details
Processing fees	Mutually agreed with the customer but not exceeding 4% (plus applicable taxes) of the facility amount
Interest rate	For MSME- Repo + banks spread / Fixed rate For NON MSME- Repo/T-bill/MIBOR OIS + bank Spread For 100% FD backed loan- Fixed rate or Repo + banks spread
Foreclosure charges	Foreclosure and Pre-payment charges will not be applicable to entities that qualify under MSME as per the UDHYAM registration. For non-MSME entities, foreclosure and Pre-payment charges will be levied at a mutually agreed rate not exceeding 2% of the total limits set up in the system.
Penal charges for breach in material terms and conditions	Charges for MSME & Non- MSME to be applicable as per below table.
Stamp duty and other statutory charges	As per applicable law of state to be borne by customer
Commission on LC & BG	Up to 4% p.a. commission shall be charged on a Pro-Rata basis based on the tenure and amount of non-fund-based facility being availed
Other charges (e.g., Stock Audits, Valuation, Legal Clearance, etc.)	As mutually agreed with the customer. Minimum fee of INR 10,000/

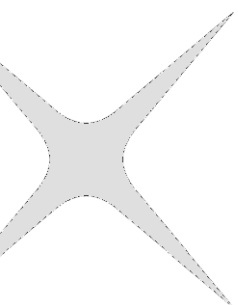
For MSME customers, following grid of penal charges will be applicable in case of breach in Material Terms and Conditions:

Material Terms and Conditions	Percentage or absolute approach	Amount or % p.a. to be charged	Frequency of monitoring and charging (respectively)
Overdue/Overdrawn instances	Percentage	3% p.a. of overdue/overdrawn amount	<ul style="list-style-type: none"> For CCOD- Monthly basis For Loans & trade facilities - Interest demand date or foreclosure date whichever is earlier
Non-Creation of Security	Percentage	2% p.a. of facility amount for which security creation is pending	<ul style="list-style-type: none"> Monitored basis due date Monthly basis (post lapse of due date)
Financial Covenants breach	Percentage	2% p.a. of facility amount	<ul style="list-style-type: none"> Monitoring basis agreed frequency Monthly basis
Non-Financial Covenants breach	Percentage	2% p.a. of facility amount	<ul style="list-style-type: none"> Monitoring basis agreed frequency Monthly basis
Valuation pending	Absolute	INR 5,000	<ul style="list-style-type: none"> Monitoring- on monthly basis Monthly basis
Stock Audit pending	Absolute	INR 25,000	<ul style="list-style-type: none"> Monitoring on monthly basis

			<ul style="list-style-type: none"> • Monthly basis
Insurance pending	Absolute	INR 10,000	<ul style="list-style-type: none"> • Monitored basis due date • Monthly basis post expiry of insurance
Renewal offer letter not accepted	Absolute	INR 15,000	<ul style="list-style-type: none"> • Monitoring on monthly basis • Monthly basis
Non submission of net-worth Statement	Absolute	INR 5,000	<ul style="list-style-type: none"> • Monitoring on monthly basis • Monthly basis
Non-submission of end use certificate	Absolute	INR 5,000	<ul style="list-style-type: none"> • Monitoring on monthly Basis • Monthly basis
Non-Submission of Stock statement	Absolute	INR 10,000	<ul style="list-style-type: none"> • Monitoring on monthly Basis • Monthly basis
Facility Documents pending	Absolute	INR 10,000	<ul style="list-style-type: none"> • Monitoring on monthly Basis • Monthly basis

For non-MSME customers, following grid of penal charges will be applicable in case of breach in Material Terms and Conditions:

Material Terms and Conditions	Percentage or absolute approach	Amount or % p.a. to be charged	Frequency of monitoring and charging (respectively)
Overdue/Overdrawn instances	Percentage	3% p.a. of overdue/overdrawn amount	<ul style="list-style-type: none"> • For CCOD- Monthly basis • For Loans & trade facilities - Interest demand date or foreclosure date whichever is earlier
Non-Creation of Security	Percentage	2% p.a. of facility amount for which security creation is pending	<ul style="list-style-type: none"> • Monitored basis due date • Monthly basis (post lapse of due date)
Financial Covenants breach	Percentage	2% p.a. of facility amount	<ul style="list-style-type: none"> • Monitoring basis agreed frequency • Monthly basis
Non-Financial Covenants breach	Percentage	2% p.a. of facility amount	<ul style="list-style-type: none"> • Monitoring basis agreed frequency • Monthly basis
Valuation pending	Absolute	INR 25,000	<ul style="list-style-type: none"> • One time, post due date
Stock Audit pending	Absolute	INR 25,000	<ul style="list-style-type: none"> • One time, post due date
Insurance pending	Absolute	INR 25,000	<ul style="list-style-type: none"> • Monitored basis due date • Monthly basis post expiry of insurance
Renewal offer letter not accepted	Absolute	INR 25,000	<ul style="list-style-type: none"> • One time, post due date
Non submission of net-worth Statement	Absolute	INR 25,000	<ul style="list-style-type: none"> • One time, post due date



Non submission of end use certificate	Absolute	INR 25,000	<ul style="list-style-type: none"> • One time, post due date
Non submission of stock certificate	Absolute	INR 10,000	<ul style="list-style-type: none"> • Monitoring on monthly basis • Monthly basis
Facility documents pending	Absolute	INR 10,000	<ul style="list-style-type: none"> • One time, post due date

