

Final Fees & Charges

Charges	Current Charges
Processing Fees	<p>EEG - Upto 1% (plus taxes) of the facility amount or Rs 7,500/- (plus taxes) whichever is higher For Shopkeeper Loan (unsecured): Upto 2% (plus taxes) of the facility amount Upto 1% (plus taxes) of the facility amount For Shopkeeper Loan (unsecured): Upto 2% (plus taxes) of the facility amount</p> <p>BBG/HCF -Upto 1% (plus taxes) of the facility amount will be collected prior to disbursement as non-refundable administrative cost towards the processing of the loan.</p> <p>RBG -Upto 1% (plus taxes) of the facility amount or Rs 7,500/- (plus taxes) whichever is higher</p> <p>BBG/EEG/SAB/HCF - CAM upto 5 lacs - Nil PF</p>
Renewal Fee	<p>EEG/RBG - Upto 0.75% (plus taxes) of facility amount. BBG/HCF - Upto 1% (plus taxes) of facility amount. BBG/EEG/SAB/HCF - CAM upto 5 lacs - Nil PF</p>
Failed takeover	In case of a failed takeover, Bank reserves the right to charge the Borrower 1% of the total limits sanctioned as failed takeover charges.
Stamp Duty & other statutory charges	As per actuals which are applicable in laws of the state
Incremental Interest on Adhoc limits.	@2% Interest on existing ROI on the additional adhoc amount
Issuance of No Due Certificate / No Objection Certificate (NOC)	No charges for original however for duplicate NOC, Rs 250/- (plus taxes) are applicable.
ROC filling charges (On customer request)	Vendor professional charges + MCA fees + GST Vendor professional fees of Rs 2250 and MCA fees are as mentioned : 0- 30 days Normal Fees Rs 600 , 31- 60 days bucket Additional Fees Rs 4200/-, 61 to 120 days Advalerom Fees 0.05% of Exposure Amount Plus 18% GST on professional fees Customers may also avail services of other vendors as per their convenience.
Issuance of Solvency certificate	1% of the solvency certification value subject to minimum of Rs 1,000 (plus taxes) and maximum of Rs 25,000 (plus taxes)
Commission on LC/BG issuance	Upto 1.8% on LC/BG Amount (plus taxes)
Service Charges - for processing Physical Stock Statement.	Rs. 500 for every physical stock statement collected or submitted. (Stock statement submitted digitally i.e. through email/Online will not attract any charges)
Conversion Charges (For revising rate of interest)	0.25% plus taxes as applicable on loan outstanding in case of Term loan and on sanctioned amount for other Working Capital Facility (e.q. Cash Credit / Overdraft etc.) or Rs. 10,000 plus taxes as applicable, whichever is higher
Stock Audit Charges	For Sanctioned Limits up-to Rs. 5 Crs: Rs.10,000/- plus taxes as applicable For Sanctioned Limits above Rs.5 Crs: Rs.14,000/- plus taxes as applicable **For the customers having multiple locations, stock audit charges to paid/recovered according to the number of visits to factory, office, godown etc.

Commitment Charges	<p>if Average Utilization >= 60% then no charges, If Average utilization is < 60% then 0.50% per annum on the difference between actual utilization and expected average quarterly utilization i.e. 60%.</p> <p>These Charges will be levied on a quarterly basis (plus taxes)</p> <p>Applicable only for CC/OD facility</p>
Legal / Valuation	<p>BBG/EEG/SAB - Actual as per vendor quotation will be collected towards the valuation expenses and Rs 7,500 or actual per property whichever is higher towards legal expenses</p> <p>HCF – As per actual charged by the vendor</p>
EMI bounce charges for term loans	Rs 550 (plus taxes) Per EMI bounce
Cersai Charges for creation / modification of security interest on collateral securities.	Rs. 500 +GST
Foreclosure / Takeover charges	<p>For NON MSE Borrowers Up-to 4% of loan Principal outstanding for Term loan and 4% of the sanctioned amount for Working Capital Facility (plus taxes)</p> <p>For MSE Borrowers NIL for Borrowers classified as Micro and Small Enterprises, as per BCSBI guidelines under MSMED Act 2006, prepayment / foreclosure/ takeover charges will not be charged if the Borrower is pre-paying a fixed rate loan up-to INR 50 lakhs or prepaying a floating rate loan of any amount.</p>
EMI bounce charges for term loans	INR 450 (plus taxes) Per EMI bounce
Penal charges on customer exposures, overdue for renewal of credit facilities	0.075% fortnightly on the utilized amount.
Penal charges for customers not submitting Unhedged foreign currency exposure declaration/statement	0.075% fortnightly on the utilized amount.
Penal charges for customers not submitting the Letter Acknowledging their Debt (LAD)	@18% from the date of LAD overdue, subject to a minimum of Rs.2500 per month.
Incremental charges on Temporary overdrafts (TOD)	18% p.a. on TOD amount availed for the days, TOD is used.

Non-Submission of property/stock/Plant & Machinery insurance	0.075% fortnightly on the utilized amount.
Non-Submission of stock statement	0.05% of DP per Month
Maintaining Current Account with Other Bank while facility is granted under Sole Banking (Applicable where specific permission is not taken by the customer)	0.075% fortnightly on the utilized amount.
Not complying with documentation for the credit facility.	0.075% fortnightly on the utilized amount.
Intra-Day Peak utilization charges	EEG/RBG – Nil BBG/HCF - 18% per annum on the excess utilization over and above the set limit.
Higher levy in case account conduct deteriorates	0.075% fortnightly on the utilized amount.

Note: All the above charges/fees/Commissions are exclusive of taxes.