



The below Schedule of Charges are applicable with effect from 1<sup>st</sup> January 2026

### **Schedule of Charges for MSE Banking Customers**

<b>Sr. No.</b>	<b>Nature of Charges / Fee</b>	<b>Charge / Fee Details</b>
1	Processing Fee	Upto 2% of the facility amount
2	Proposal Login Fee ( <i>Non-refundable</i> )	Rs. 5000/-
3	Renewal / Review Fee- for Existing Cases	Upto 2% of the facility amount
4	Commitment Charges in case quarterly average utilisation in CCOD account is < 60%	0.5% p.a. on the difference between the actual utilisation and average utilisation of 60% for the quarter
5	Take Over/ Pre-closure Charges (full pre-closure)	<u>Working capital:</u> Upto 5% of the Sanctioned amount** <u>Term Loan:</u> Upto 5% of principal outstanding**
6	Term Loan: part pre-closure	Upto 5% on the principal amount prepaid**
7	Overline charges in OD/CC (utilisation above drawing power)	Upto 24% p.a. of the limit overdrawn above drawing power from the date of Overline till the date of regularisation of limits
8	Penal Charges for limit expired Temporary Overdrafts (TOD)	Upto 24% p.a. on the utilised limit till the date of regularisation of limit
9	Penal Charges for Term Loan	Upto 36% p.a. on overdue instalment due but not paid till overdue amount is regularised
10	Incremental Interest on sanctioned Temporary Overdrafts (TOD) & Adhoc limit	Upto 2% p.a. on the sanctioned TOD & Adhoc limit utilisation till the facility is regularised
11	Conversion Charges for switching loan from fixed to floating rates or vice versa,	<u>Term Loan:</u> One-time charge of 0.25% on principal outstanding or Rs.5000/- whichever is higher <u>Working capital:</u> One-time charge of 0.25% on sanction amount or Rs 5000/- whichever is higher
12	Delayed submission of stock statement from the due date (for CC accounts)	Upto 5 Cr : Rs.10,000/- per month Above 5 Cr : Rs.20,000/- per month
13	Delayed completion of security perfection	Rs.25,000/- per month
14	Delayed submission of applicable Insurance policy (including renewal)	Upto 30 days: Rs.5,000/- per month Above 30 days: Rs.10,000/- per month
15	Delayed submission of audited financials (beyond 30 <sup>th</sup> Sep for previous FY)	Rs.5,000/- per month
16	Delayed closure of other bank CA	Rs.10,000/- per month
17	Non-compliance of other sanction terms and credit covenants	Rs.5,000/- per month
18	Commission on LC- Usance	Upto 1.5% p.a. on Usance LC for first 3 months: Minimum of Rs. 2000/- Additional 1.5% for LC Usance period beyond 3 months but within 6 months: Minimum of Rs. 2000/-
19	Commission on LC- Sight	Upto 1% p.a. on LC value- Minimum Rs.1500/-
20	LC Text Amendment Charges	Rs.750/- per amendment

21	LC Value & Tenor Amendment	Will be charged as LC issuance charges plus amendment charges as above
22	LC Bill Handling charges	Rs.750/- per bill
23	LC Bill Acceptance charges	Rs.750/- per bill
24	Discrepancy charges	Rs.750/- per bill
25	Stamp charges	Actual
26	SFMS Charges	Actual
27	LC Cancellation charges	Rs.1000/-
28	LC Payment commission	0.75% p.a.
29	LC Devolvement	20% up to 90 days 24% Above 90 days
30	Issuance of Bank Guarantee- Performance Guarantee	1.5% p.a. on BG amount Minimum of Rs. 1500/-
31	Issuance of Bank Guarantee- Financial Guarantee	2.0% p.a. on BG amount Minimum Rs. 2000/-
32	BG Issuance Handling Charges (Courier Charges extra)	Rs.200/- (Courier charges should be separate)
33	Text Amendment Charges	Rs.500/- per amendment
34	Increase in Tenor or Value	Will be charged as BG issuance charges
35	BG Claim handling charges	Rs.500/- per claim
36	BG Cancellation charges	Rs.1000/-
37	ROC Filing charges	Rs.3000/- per filing on availing bank empanelled vendor services
38	Issuance of Solvency Certificate	0.5% of solvency certificate value (Min of Rs 1000/- and max of Rs 10000/-)
39	BG Invocation	20% up to 90 days 24% Above 90 days
40	CERSAI Charges (Stock/ Receivables/ Plant & Machinery and Collateral Security)	Rs.100/-
41	Stock and Receivables Audit- External	Rs. 10000/- Metro Locations Rs. 6000/- Other Regions
42	Credit Shield Insurance	Actuals as applicable
43	Stock Insurance	Actuals as applicable
44	Property Insurance	Actuals as applicable
45	Cash Credit: Penal charges for variation in Drawing power more than 10% between provisional and audited financials in March every year	Limit upto Rs.3 Crores: Rs. 25,000/- (one time) Limit above Rs.3 Crores : Rs.50,000/- (one time)
46	Legal audit fee per property - for borrowers with exposure Rs.1 Crore and above,	Rs.5,000/- as standard legal audit fee + documents retrieval charges at actuals (maximum upto Rs.2,000/-)
47	Documentation Charges	Rs.2580/-

\*\* Not applicable for loans sanctioned to Micro and Small Enterprises for Business purposes. Applicable for loans sanctioned to Medium and other enterprises.

**Note:**

1. All the above mentioned charges are excluding GST and any other Government levies which may change from time to time.
2. GST not applicable for Penal charges.