

<b>STANDARD SCHEDULE OF CHARGES - MSME</b>	
<b>Type of Charges</b>	<b>Charges (in ₹)</b>
Processing Fees	2% of Sanctioned Loan Amount + GST
Document Handling Charges	Secured - 0.25% of Loan Amount + GST Un-Secured - NIL
Legal & Technical Charges	Secured - ₹ 3000 + GST (per property) Un-Secured - NIL
Foreclosure Charges	Within 12 Months - 6% of Principal Outstanding + GST Between 12 - 24 Months - 4% of Principal Outstanding + GST After 24 Months - 2% of Principal Outstanding + GST
Cheque/NACH/ECS/Direct Debit Return Charges	Secured - ₹ 1000 + GST per instance Un-Secured - ₹ 500 + GST per instance
Late Payment Charges / Penal Charges	3% per month on overdue Installment Amount
Part Payment Charges	NIL
Minimum Part Payment Amount	Within 12 Months - Not Allowed After 12 Months - 3 EMI Amount
Duplicate NDC / NOC	₹ 500 + GST per instance
PDC/ECS/NACH Swapping Charges	₹ 1000 + GST per instance

Loan Cancellation Charges	Within 7 days of Disbursement - ₹ 1000 + GST per instance After 7 days of Disbursement - ₹ 1000 + GST per instance & Pre-EMI till Loan Cancellation
Copy of Property Documents	₹ 500 + GST per instance
Document Retrieval Charges	₹ 500 + GST per instance
Duplicate Statement Charges	₹ 500 + GST per instance
Document Custodian Charges (Chargeable after 30 days of Closure)	₹ 500 + GST per instance
Cash Collection Charges	₹ 1000 per instance
Cersai Charges	Cersai Charge Creation - ₹ 100 + GST Cersai Charge Release - ₹ 200 + GST
Each Personal Visit to customer's Place for collection of Dues	₹ 250 + GST
Repayment Schedule Charges	₹ 500 + GST
Charges for Missed Due Date (on top of bounced charges)	₹ 200 + GST
Disbursement Cheque Cancellation & Re-issuance Charges	₹ 1000 (Instead of Rs 500 ) + GST Plus PEMI will be charged
Loan Reschedulement Charges	1% of POS + GST
Post Dated Cheque Charges	₹ 500 + GST
Loan Agreement Copy Charges	₹ 250 + GST
RCU Charges	₹ 500 + GST
Post Disbursal Document Management Charges	₹ 500 + GST (for every insertion & storage)
Cersai Mortgage Release Charges	₹ 200 + GST