

SME & Corporates - Service charges for Fund- Based Products (CC, OD, TL)

Sr. No.	Services	Charges
1. Processing Charges		
	Loan Sanction	<ol style="list-style-type: none"> FIH&E, SME-LAP, MMG: Processing fees up to 2.00% For BBG: Processing fees up to 1.00%
	Login Fee (SME-LAP)	Login Fee (For SME-LAP) Up to ₹5,000 + GST
	Renewal /Term Loan Review	<ol style="list-style-type: none"> For BBG Up to 1.00% of sanction limit For MMG For working capital facility: Up to 1.00% on sanction limit Annual review charges for Term Loans - <ol style="list-style-type: none"> Up to ₹5.00 Crore - Nil Above ₹5.00 Crore to ₹50.00 Crore – Up to 0.10% Above ₹50 Crore – Up to 0.05% For SME LAP For working capital facility: Up to 1.00% on sanction limit Annual review charges for Term Loans: NIL For FIH&E For working capital facility: Up to 1.00% on sanction limit Annual review charges for Term Loans: <ol style="list-style-type: none"> Up to ₹50.00 Crore – Up to 0.10% Above ₹50.00 Crore – Up to 0.05%
	Pre-payment/pre-closure charges	Up to 2.00% on sanction limit for working capital facility and up to 2.00% on outstanding for term loan
3. Transaction Charges		
	NEFT/ RTGS charges	Inward: - Free Outward: - Free
	DD /Pay- order Charges	<ul style="list-style-type: none"> First 100 transactions per month free DD issuance charge up to ₹2,000 – ₹20 DD issuance charge ₹2,001 to ₹10,000 – ₹50 DD issuance charge Above Rs 10001 - ₹2 per ₹1,000 Duplicate Issuance per instrument – ₹100 Cancellation / Revalidation charge per instrument – ₹100
	Cash Deposit (CC/OD)	Free Cash Deposit upto ₹2 cr. per month. Thereafter, charges will be applicable as – ₹2.50/1,000 (Min. ₹25)
	Cash Withdrawal (CC/OD)	Unlimited

	Cheque Bounce	<ul style="list-style-type: none"> Cheque Return: Financial Reason for Inward – ₹300 Cheque Return: Financial Reason for Outward – ₹50 Stop Payment per instrument- ₹100 Stop Payment per series – ₹300
	Cheque Leaves	500 Cheque Leaves Free. Thereafter ₹2.00/leaf.
	SMS Alerts	Free
	Email Statement	<ul style="list-style-type: none"> Monthly statement- Free Duplicate Monthly statement – ₹100 Annual consolidated statement – Free Duplicate Annual Consolidated statement – ₹200
4. Inspection Charges –		
	i. Sanctioned limits above ₹10.00 lakh and up to ₹100.00 lakhs. ii. Limits above ₹100.00 lakh	<ul style="list-style-type: none"> For FIH&E, BBG, SME-LAP – NIL For MMG - As per Actual
Inspection charges to be recovered in advance on quarterly basis.		
5. Mortgage Charges (For All Types of Mortgage)		
		Mortgage Charges (for all types of Mortgage) <ol style="list-style-type: none"> For FIH&E, MMG Mortgage Document Creation by the Bank for Sanctioned Limit - Up to ₹5,000.00 per Memorandum of Entry/Mortgage Deed For BBG, SME-LAP Up to ₹2,000.00 per Memorandum of Entry/Mortgage Deed
Extension of an existing mortgage		
	For securing the enhanced limits sanctioned to the borrower	50% of relevant slab of charges
	In favor of other lenders	50% of relevant slab of charges
The out of pocket expenses (such as stamp duty, legal charges etc.) to be borne by the Borrower. The above mortgage charges specified is applicable per MOE/Mortgage Deed irrespective of the number of title deeds.		
6. Issuance of No dues certificate		
	Per certificate	₹1,000

7. Issuance of Solvency Certificate		
	Per certificate	For FIH&E, MMG - Up to ₹5,000 For BBG, SME-LAP - Up to ₹2,500
8. Documentation Charges		
	Documentation charges	<ul style="list-style-type: none"> • For FIH&E, MMG - Up to ₹10,000 • For BBG, SME-LAP – Up to ₹1,000.00
	The above documentation charges are to be paid at the time of documentation at each instance of fresh / enhancement sanction. Further, the above charges are not applicable in case of consortium documentation and when revival letters/AODs/Balance Confirmations/Link Documents are obtained	
9. Allocation of Limits		
	Allocation of limit	Nil
10. Penal Charges		
a)	Delay in submission of monitoring documents (wherever applicable) including but not limited to <ul style="list-style-type: none"> • Stock statements • Financial Follow-up Reports • Audited Financials • Insurance Policies • Bank statements of other lenders 	For Fund based Sanction limits below ₹5.00 crore <ul style="list-style-type: none"> • ₹5,000 per item per month for delayed period For Fund based Sanction limits of ₹5.00 crore and above: <ul style="list-style-type: none"> • ₹10,000 per item per month for delayed period
b)	Non-compliance with other sanctioned covenants	
c)	Non-payment of interest / instalment on due date or non-realization of the bills on the date of payment or drawings over limit/DP.	2% per annum on the amount of overdue instalment/ interest/ charges / unrealized bills purchased/discounted/ drawings over limit/DP. Note: As per RBI circular on Fair lending Practice, the aforesaid charge shall not be levied in the form of `penal interest' that is added to the rate of interest charged on the advances. There shall be no capitalisation of the aforesaid charges, i.e., no further interest computed on such charges. <i>However, this will not affect the normal procedures for compounding of interest in the loan account.</i>
	Note: For the reduction/waiver/refund in penal charges due to above non-financial reasons, Operating Units should seek approval of the appropriate authority.	

	Non-creation of Security	For Sanction limits below ₹5.00 crore Up to ₹5,000 per month for delayed period For Sanction limits of ₹5.00 crore and above: ₹10,000 per month for delayed period
	Expiry of working capital limits	2% per annum on the outstanding amount of Fund-Based credit facilities for the expiry period.
11. CERSAI Charges		
		₹200 inclusive plus applicable GST of all charges including CERSAI registration/ search/ satisfaction. However, if no. of collaterals are more, units may recover as per actuals.
12. Legal/Technical & Valuation		
		As per actuals
13. Stock Audit/Agency for Special Monitoring (ASM) Charge		
		As per actuals
14. ROC filing fees		
		As per actuals

Note: -

- A. The authority for approving the deviations from schedule of charges has been vested with the officials as mentioned in Credit Policy.
- B. All the above charges will attract applicable Taxes which will also have to be collected from the Borrower.
- C. In case of MSE loans, foreclosure charges / prepayment penalty will not remain applicable for fixed rate loans up to ₹50 lakh.
- D. In respect of prepayment charges, the provisions of RBI circular vide ref. RBI/2025-26/64 DoR.MCS.REC.38/01.01.001/2025-26 dated July 02, 2025, shall be applicable to all floating rate loans and advances sanctioned or renewed to MSEs & individuals, on or after January 1, 2026.”
Further, as per the aforesaid RBI circular, in case of all term loans, pre-payment charges shall be based on the amount being prepaid, w.e.f Jan 01, 2026.