

Schedule of Charges - Business Banking

Particulars	Charges
Supervision Charges	Nil
Stamp Duty charges	At actuals as per applicable state law
Legal, Valuation and Vetting Charges	INR 10,000/- per property or at actuals whichever is higher
Commitment Charges for Non-Utilization of Working Capital Limits up to 60% of the limit.	Quarterly Limit up to INR 1 cr. - INR 5000/-, Limit above INR 1 cr. to INR 5 crs. - INR 10,000/- Limit above INR 5 crs - INR 15,000/-
Delay in Submission of Stock Statement	INR 5,000/- per month
Delay in Submission of Insurance Policy	INR 5,000/- per month
Overdue Interest	2% per annum over and above applicable rate of interest
Default Rate of Interest (levied/charged if the Borrower continues to utilize the Facilities even after the expiry of limits)	18% per annum
ROC search charges (wherever applicable)	INR 750/-
Stock Audit charges (wherever applicable)	INR 7500/-
Cersai filing (Creating/Modification) charges	INR 250/- per security
ROC Charge filing fees	INR 1800/- (Penalty, if any, will be borne by Customer)
Renewal fee	Upto 1 % on secured facilities and Upto 2% on unsecured facilities
Processing fees for New credit facilities	Upto 2%
Duplicate No Dues Certificate charges	INR 500/-
Non Compliance of covenants, terms and conditions mentioned in Facility letter, Facility agreement, Loan documents, Terms and conditions accepted through digital mode, as the case may be. (other than mentioned above)	2% per annum over and above applicable rate of interest
Incremental Interest on Temporary overdrafts (TOD)	18% p.a. on TOD amount availed for the days, TOD is used.
Levy of charges in case the loans are taken over by other banks and NBFC	4% on the outstanding amount in case of term loans and on the sanctioned limit in case of working capital.
GST and other govt. taxes, levies, etc. applicable as per	prevailing rate will be charged over and above these charges