

SCHEDULE OF CHARGES

Government Sponsored Schemes

1. Rate of Interest:

- **National Rural Livelihood Mission (NRLM):**

NRLM Category	Loan Amount (In Rs.)	ROI
NRLM SHG –With Unique Codes	Rs. 0 to Rs. 3,00,000	7% p.a. Fixed Rate
	Rs. 3,00,000 to Rs. 5,00,000	1Yr MCLR or 10% p.a. Fixed Rate
	Above Rs. 5,00,000	12% p.a. Fixed Rate
NRLM & other SHGs without Unique Codes	Any Loan Amount	12% p.a. Fixed Rate

- **National Urban Livelihood Mission (NULM):**

NULM Category	Facility	Rate of Interest
Individual enterprise (SEP- I)	Cash Credit & Term Loan	12% pa Fixed Rate
Group enterprise (SEP- G) / Self Help Groups (SHGs)	Cash Credit & Term Loan	12% pa Fixed Rate

- **PM Employment Generation Program (PMEGP)** - 12% p.a. Fixed Rate
- **PM Street Vendor Atmanirbhar Yojana (PMSVANidhi)** – 12% p.a. to 24% p.a. Fixed Rate
- **DRI (Differential Rate of Interest scheme)** - 4% p.a. (Note: Interest Subsidy in DRI Advances has been discontinued w.e.f. Nov- 2016)
- **PM Vishwakarma** – 5% p.a. Fixed Rate
- **CM YUVA** – 10% p.a. (Effective Rate to customer is 0% as the Interest is reimbursed by State Govt).
- **Other Central / State Govt Sponsored Schemes** - 12% p.a. Fixed Rate

Note – For certain Central / State Govt Sponsored schemes, the rate of interest as per the respective scheme guidelines is applicable. All fixed rate loans are not linked to any internal or external benchmark

2. Processing Fees / Renewal Fees –

Nil for all loans under GSS.

3. Part-Payment / Pre-Payment / Foreclosure Charges -

Nil for all loans under GSS.

4. **Penal Charges:** (As below)

Financial Default*:

Term loan (TL):

8% p.a. on the overdue amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 per instance or minimum of ₹300 (Rs. Three hundred) whichever is higher per instance)

Cash Credit (CC):

1. 8% p.a. on the overdrawn amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 per instance or minimum of ₹300 (Rs. Three hundred) whichever is higher per instance)

2. 8% p.a. on the total outstanding amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 per instance or minimum of ₹300 (Rs. Three hundred) whichever is higher per instance)

Non-Financial Default:** 1% p.a. on the outstanding amount of fund-based credit facilities from the date of each non-financial default

Note - There shall be no capitalization of Penal Charges

***Penal Charges are not applicable for all SHG loans under NRLM/NULM and all other GSS loans with sanction limit up to Rs. 50,000/-**

Note - In the case of loans to SHGs / JLGs, this limit will be applicable to per member and not to the group as a whole.

* Financial Default means non-payment of EMI / Interest / Principal amount on due date.

^ Non-Financial default means non-fulfillment of covenants like non submission of Insurance, Documents, Mortgage Creation etc.

5. **Other Charges -**

- **Inward cheque return charges / NACH Debit Failure charges** – INR 500 + GST per instance, INR 50+ GST for non-financial reasons.
- **Outward cheque return** – INR 100 + GST per instance
- **Stamp Duty / Other Statutory Charges** – As per applicable laws of State / Central Govt.
- **CGTMSE / CGFMU Fee (If applicable)** - As per Demand Advise from CGTMSE / CGFMU + Applicable GST
- **CERSAI Charges** – INR 50/- for Loans up-to 5 lakhs + GST as applicable INR 100/- for Loans above 5 lakhs + GST as applicable
- **Legal & Technical Charges (Only for those cases where property is collateral)** - INR 5000/- + GST as applicable

Penal Charges on Govt Sponsored Scheme Loans - Material Terms & Conditions
<p>Financial Default-</p> <ol style="list-style-type: none">1. Non-payment of interest / principle or installment on due date2. Over drawn ls beyond limit/Drawing Power breach3. Limit Expiry with unpaid Principle/ Interest (Overdue)
<p>Non-Financial-</p> <ol style="list-style-type: none">1. Non-submission / delay in submission of details / documents as per sanction conditions or nob-fulfilment of covenants - e.g. Non submission of Insurance, statement, NOC etc.2. Pending Security Creation (Primary / Collateral)3. In the event of expiry of working capital limits (non-renewal)4. Non-adherence to terms in the sanction letter & loan agreement

