

Schedule of Rates and Charges	Term Loan	Overdraft
Rack rate	9.20% (Linked to Repo rates)	9.20% (Linked to T-bill rates)
Fixed Deposit backed Overdraft rate	NA	# Fixed deposit rate + 2%
Processing fee (% of sanction limit) *	1%	1%
Facility Renewal Charges (% of existing limit)*	NA	0.5%
Limit Enhancement (% of enhancement)*	NA	1%
Prepayment charges for non MSME* (% of principal outstanding for year-1. Nil in second year onwards)	1%	1%
Foreclosure charges for Non MSME (% of outstanding amount)	2%	2%
Prepayment/Foreclosure Charges for MSME	Not Applicable	Not Applicable
Non Utilization / Commitment fees (% of unutilized amount for less than 50% of the difference)	Nil	1%
Penal Interest (for Term loan and Overdraft)	Penal Interest has been discontinued effective 1st January 2024. The Bank however, reserves the right to review its exiting fees and charges and introduce suitable Penal Charges for non-compliance to key terms and conditions in the Facility acceptance Letter and Loan agreement, after giving prior notice to borrowers.	
Covenant Breach Charges (per Covenant Breach)*	INR 10,000/-	INR 10,000/-
* Applicable taxes extra. # Prevailing FD rates		