



Small Enterprise Loan - Schedule of Charges

SEL Term Loan

- **Range: 3 - 10 lakh**
- Loan Processing Fee: 2% (of sanctioned loan amount) + applicable taxes
- Cheque/EMI Bouncing Charges: Rs.300 + applicable taxes
- Late Payment/Overdue Charges: 2% + applicable taxes per month on overdue EMI
- Stamp Duties: Actuals, as per state laws
- Foreclosure Charges: NIL

SEL Max Term Loan

- **Range: 10.01 - 25 lakh**
- Loan Processing Fee: 2% (of sanctioned loan amount) + applicable taxes
- Cheque/EMI Bouncing Charges: Rs.500 + applicable taxes
- Late Payment/Overdue Charges: 2% + applicable taxes per month on overdue EMI
- Stamp Duties: Actuals, as per state laws
- Foreclosure Charges: 4% of principal outstanding + applicable taxes if 50% or more of the tenure is remaining

SEL Secured Overdraft

- **Range: 10 – 25 lakh**
- Loan Processing Fee: 1.5% + applicable taxes during initial limit set-up and 0.5% + applicable taxes during renewal. Enhancement of overdue limit will attract a charge of 1.5% + taxes on the additional limit
- Stamp Duties: Actuals, as per state laws
- Foreclosure Charges: 2% of the sanctioned limit + applicable taxes, if closed before completion of 1 year from limit setup
- Mortgage/Documentation: Rs.5,000 + applicable taxes to be collected during loan application (non – refundable)
- Inspection Charges: Rs.1,000 + applicable taxes per year

SEL Working Capital Cash Credit

- **Range: 1.01 – 10 lakh**
- Loan Processing Fee: 2% of the sanctioned limit + applicable taxes
- Renewal Fee: 1% of the sanctioned limit + applicable taxes. Enhancement of limit will attract a charge of 2% + taxes on the additional limit
- Foreclosure Charges: NIL
- Inspection Charges: NIL
- Stamp Duties: Actuals, as per state laws
- Charges on Expiry of Working Capital Limit: NIL