

Small Enterprise Loan - Schedule of Charges

SEL Term Loan

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

SEL Max Term Loan

- **Range: ₹10.01 lakh - ₹25 lakh**
- Loan Processing Fee: Up to 2% (of sanctioned loan amount) + applicable taxes
- Cheque/EMI Bouncing Charges: ₹500 + applicable taxes
- Late Payment/Overdue Charges: 2% per month on overdue EMI
- Stamp Duties: Actuals, as per state laws
- Foreclosure Charges: NIL

SEL Secured Overdraft

- **Range: ₹10 lakh - ₹25 lakh**
- Loan Processing Fee: Up to 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: NIL
- Mortgage/Documentation: ₹5,000 + applicable taxes to be collected during loan application (non-refundable)
- Inspection Charges: ₹1,000 + applicable taxes per year

SEL Working Capital Cash Credit

- **Range: ₹1.01 lakh - ₹25 lakh**
- Loan Processing Fee: Up to 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