

## SCHEDULE OF CHARGES – Government Sponsored Scheme

### Rate of Interest:

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

Particular	Facility	Rate of Interest
SHGs with Unique Code assigned by NRLM / SRLM	Cash Credit & Term Loan	7% pa Fixed Rate
SHGs without Unique Code assigned by NRLM / SRLM	Cash Credit & Term Loan	12% pa Fixed Rate

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

Particular	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
- **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

**Processing Fees / Renewal Fees** - Nil

**Part-Payment / Pre-Payment / Foreclosure Charges:** Nil

**Penal Charges:** (As below)

**Financial Default\*:** 8% p.a. above applicable interest rate on the overdue amount, subject to the aggregate not exceeding Rs.1,00,000 per instance plus applicable GST.

**Non-Financial Default ^:** 1% p.a. from the date of each Non-Financial default on the outstanding amount of fund-Based credit facilities and / or non-fund-based facilities plus GST. (as applicable)

**\*Penal Charges are not applicable for all SHG loans under NRLM/NULM and all other loan sanction limit upto Rs. 25,000/-**

**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.*

**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 Fee (If applicable)** - As per Demand Advise from CGTMSE
- **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