

78 CSCB _ FF&B2B_SOC_ Review_FY24_Nano Business Annexure 1: Applicable schedule of charges for Nano Businesses Loan of Bharat Enterprises (w.e.f.1st January 2024)

	Service Types	Nano - Secured Loan	Nano - Unsecured Loan
1. Contractual Fees			
I	Processing Fees	Up to 2% of Loan Amount + GST as applicable	Up to 2% of Loan Amount + GST as applicable
II	Legal & Technical charges	Rs. 5000/- + GST as applicable	Not applicable
III	Equitable Mortgage creation charges	As applicable in the state	Not applicable
IV	Stamp Duty & other statutory document charges	As per applicable laws of state	As per applicable laws of state
V	CERSAI Charges	Rs 50/- for Loans up-to 5 lakhs + GST as applicable Rs 100/- for Loans above 5 lakhs + GST as applicable	Not applicable
2. Behavioural Fees			
I	Repayment Instruction / Cheque Return Charges	Rs. 339/- per instance + GST as applicable	Rs. 339/- per instance + GST as applicable
II	Penal Charges	2% per month on overdue amount for overdue period	2% per month on overdue amount for overdue period
3. Service Fees			
I	Duplicate No dues certificate/ NOC	Rs. 50 + GST as applicable per instance	Rs. 50 + GST as applicable per instance
II	Duplicate Repayment Schedule	Rs. 250 + GST as applicable per instance	Rs. 250 + GST as applicable per instance
III	Duplicate Statement of Account	Rs. 250 + GST as applicable per instance	Rs. 250 + GST as applicable per instance
IV	Issuance charges for photocopy of title documents	Rs. 500 + GST as applicable	NA
V	Cheque/ Instrument Swap charges (per swap)	Rs. 500 + GST as applicable	Rs. 500 + GST as applicable
VI	Part Pre-payment Charges	No Part Pre-payment charges on floating &/or Fixed rate loans if loan is closed from Own Funds. If loans are closed from borrowed funds, then Part Pre-payment charge of 3% (plus taxes) will apply on Part Payment amount.	No Part Pre-payment charges on floating &/or Fixed rate loans if loan is closed from Own Funds. If loans are closed from borrowed funds, then Part Pre-payment charge of 3% (plus taxes) will apply on Part Payment amount

VII	Foreclosure Charges	No foreclosure charges on floating &/or Fixed rate loans if loan is closed from Own Funds. If loans are closed from borrowed funds, then foreclosure charge of 3% (plus taxes) will apply on Principal Outstanding amount.	No foreclosure charges on floating &/or Fixed rate loans if loan is closed from Own Funds. If loans are closed from borrowed funds, then foreclosure charge of 3% (plus taxes) will apply on Principal Outstanding amount.
VIII	Re-Pricing Charges	<p>Switching from the Floating Rate to Fixed Rate will attract a fee of 1% on the outstanding principal with a minimum of INR 5,000/- with applicable GST</p> <p>Switching from the Fixed Rate to Floating Rate will attract a fee of 1% on the outstanding principal with a minimum of 5,000/- with applicable GST</p> <p>Switching from the Higher Fixed Rate to Lower Fixed Rate will attract a fee of 1% on outstanding principal with a minimum of INR 5,000/- with applicable GST</p> <p>Switching from the Higher Floating Rate to Lower Floating Rate will attract an administrative charge of 1% on the outstanding principal with a minimum of INR 5,000/- with applicable GST</p>	

*Goods and Services Tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)