

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 Interest: 2% as penal interest for default in repayment for all GSS loans above the value of Rs.25000.

***Penal Interest is not applicable for all SHG loans under NRLM/NULM and all other loan sanction limit up to 25000/-**

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.

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