

## Processing fees / charges – SME Products

### IB Doctor Plus

#### Processing Charges including service tax:

- Upto Rs. 5.00 lakhs – Nil for first time borrowers
- Above Rs. 5.00 lakhs – 0.30% on loan amount

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

#### EM Charges (inclusive of service tax)

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**Pre payment charges for term loans in Micro and Small Sector- upto Rs. 5 lakhs: Nil** (as per stipulations of MSE Code)

**Pre payment charges for term loans in Micro and Small Sector above Rs. 5 lakhs and all term loans to Medium Enterprises:**

- 2.25% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre payment charges, if loan is prepaid.
- Pre payment charges of 2.25% to be recovered for pre-payment of more than one quarterly instalment or three monthly instalments on such excess pre paid amount.

<b>IB Professional Special</b>
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**Processing Charges including service tax:**

0.30% on loan amount with minimum of Rs. 300

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

**EM Charges (inclusive of service tax)**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**Pre payment charges for term loans in Micro and Small Sector- upto Rs. 5 lakhs: Nil** (as per stipulations of MSE Code)

**Pre payment charges for term loans in Micro and Small Sector above Rs. 5 lakhs and all term loans to Medium Enterprises:**

- 2.25% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre payment charges, if loan is prepaid.
- Pre payment charges of 2.25% to be recovered for pre-payment of more than one quarterly instalment or three monthly instalments on such excess pre paid amount.

**IB Annapoorna & Arogya****Processing Charges including service tax:**

0.30% on loan amount with minimum of Rs. 300

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

**EM Charges (inclusive of service tax)**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**Pre payment charges for term loans in Micro and Small Sector- upto Rs. 5 lakhs: Nil** (as per stipulations of MSE Code)

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- 2.25% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre payment charges, if loan is prepaid.
- Pre payment charges of 2.25% to be recovered for pre-payment of more than one quarterly instalment or three monthly instalments on such excess pre paid amount.

**IB My Own Shop****Processing Charges including service tax:**

0.60% of loan amount to be recovered.

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

**EM Charges (inclusive of service tax)**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**Pre payment charges for term loans in Micro and Small Sector- upto Rs. 5 lakhs: Nil** (as per stipulations of MSE Code)

**Pre payment charges for term loans in Micro and Small Sector above Rs. 5 lakhs and all term loans to Medium Enterprises:**

- 2.25% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre payment charges, if loan is prepaid.
- Pre payment charges of 2.25% to be recovered for pre-payment of more than one quarterly instalment or three monthly instalments on such excess pre paid amount.

**IB Vidya Mandir**

	<b>Limit</b>	<b>Processing charges inclusive of service tax</b>
Working Capital Limits	Upto Rs. 25,000	Nil
	Above Rs. 25,000 and upto Rs. 2 lakhs	0.30% on loan amount with minimum Rs. 300
	Above Rs. 2 lakhs and upto Rs. 1 crores	0.30% on loan amount
Term Loans		1.15% upfront fee on the limits sanctioned

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

**EM Charges (inclusive of service tax)**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**Pre payment charges for term loans in Micro and Small Sector upto Rs. 5 lakhs: Nil** (as per stipulations of MSE Code)

**Pre payment charges for term loans in Micro and Small Sector above Rs. 5 lakhs and all term loans to Medium Enterprises:**

- 2.25% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre payment charges, if loan is prepaid.
- Pre payment charges of 2.25% to be recovered for pre-payment of more than one quarterly instalment or three monthly instalments on such excess pre paid amount.

**IB Caterer**

	<b>Limit</b>	<b>Processing charges inclusive of service tax</b>
Working Capital Limits	Upto Rs. 25,000	Nil
	Above Rs. 25,000 and upto Rs. 2 lakhs	0.30% on loan amount with minimum Rs. 300
	Above Rs. 2 lakhs and upto Rs. 1 crores	0.30% on loan amount
	Above Rs. 1 crore and upto Rs. 5 crore	Minimum Rs. 30,000 plus 0.225% over and above cut off limit of Rs. 1 crore
	Above Rs. 5 crores and upto Rs. 10 crores	Minimum Rs. 1,50,000 plus 0.175% over and above cut off limit of Rs. 5 crore
Term Loans		1.15% upfront fee on the limits sanctioned

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

**EM Charges (inclusive of service tax)**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**Pre payment charges for term loans in Micro and Small Sector upto Rs. 5 lakhs: Nil (as per stipulations of MSE Code)****Pre payment charges for term loans in Micro and Small Sector above Rs. 5 lakhs and all term loans to Medium Enterprises:**

- 2.25% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre payment charges, if loan is prepaid.
- Pre payment charges of 2.25% to be recovered for pre-payment of more than one quarterly instalment or three monthly instalments on such excess pre paid amount.

**IND Vahana****Processing Charges including service tax:**

0.50% of loan amount

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

**EM Charges (inclusive of service tax)**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**Pre payment charges for term loans in Micro and Small Sector- upto Rs. 5 lakhs: Nil** (as per stipulations of MSE Code)

**Pre payment charges for term loans in Micro and Small Sector above Rs. 5 lakhs and all term loans to Medium Enterprises:**

- 2.25% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre payment charges, if loan is prepaid.
- Pre payment charges of 2.25% to be recovered for pre-payment of more than one quarterly instalment or three monthly instalments on such excess pre paid amount.

**IB BEML EQUIP FINANCE**

	<b>Limit</b>	<b>Processing charges inclusive of service tax</b>
Term Loans	Rs.15 lakhs to Rs.300 lakhs per borrower	Waived

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

**EM Charges (inclusive of service tax)**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**Pre payment charges for term loans in Micro and Small Sector upto Rs. 5 lakhs: Nil** (as per stipulations of MSE Code)

**Pre payment charges for term loans in Micro and Small Sector above Rs. 5 lakhs and all term loans to Medium Enterprises:**

- 2.25% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre payment charges, if loan is prepaid.
- Pre payment charges of 2.25% to be recovered for pre-payment of more than one quarterly instalment or three monthly instalments on such excess pre paid amount.

**IB -ALL-CV-AUTO STAR**

	<b>Limit</b>	<b>Processing charges inclusive of service tax</b>
Term Loans	Max. Exposure permitted- Rs.1 crore per borrower	Concession in Processing Charges @50% of card rate i.e 0.58% upfront fee on the limits sanctioned and without any cap on such charges.

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

**EM Charges (inclusive of service tax)**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**IB –Contractor**

	<b>Limit</b>	<b>Processing charges inclusive of service tax</b>
Working Capital Limits	Above Rs. 10 lakhs and upto Rs. 1 crores	0.30% on loan amount
	Above Rs. 1 crore and upto Rs. 5 crore	Minimum Rs. 30,000 plus 0.225% over and above cut off limit of Rs. 1 crore
Term Loans		1.15% upfront fee on the limits sanctioned

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

**EM Charges (inclusive of service tax)**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**Pre payment charges for term loans in Micro and Small Sector upto Rs. 5 lakhs: Nil** (as per stipulations of MSE Code)

**Pre payment charges for term loans in Micro and Small Sector above Rs. 5 lakhs and all term loans to Medium Enterprises:**

- 2.25% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre payment charges, if loan is prepaid.
- Pre payment charges of 2.25% to be recovered for pre-payment of more than one quarterly instalment or three monthly instalments on such excess pre paid amount.

**IND SME Secure**

	<b>Limit</b>	<b>Processing charges inclusive of service tax</b>
Working Capital Limits	Upto Rs. 25,000 Above Rs. 25,000 and upto Rs. 2 lakhs  Above Rs. 2 lakhs and upto Rs. 1 crores  Above Rs. 1 crore and upto Rs. 5 crore	Nil 0.30% on loan amount with minimum Rs. 300 0.30% on loan amount  Minimum Rs. 30,000 plus 0.225% over and above cut off limit of Rs. 1 crore
Term Loans		1.15% upfront fee on the limits sanctioned

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

**EM Charges (inclusive of service tax)**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**Pre payment charges for term loans in Micro and Small Sector above Rs. 5 lakhs and all term loans to Medium Enterprises:**

- 2.25% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre payment charges, if loan is prepaid.
- Pre payment charges of 2.25% to be recovered for pre-payment of more than one quarterly instalment or three monthly instalments on such excess pre paid amount.

**IB Star Rice Mill**

	<b>Limit</b>	<b>Processing charges inclusive of service tax</b>
Working Capital Limits	Upto Rs. 25,000	Nil
	Above Rs. 25,000 and upto Rs. 2 lakhs	0.30% on loan amount with minimum Rs. 300
	Above Rs. 2 lakhs and upto Rs. 1 crores	0.30% on loan amount
	Above Rs. 1 crore and upto Rs. 5 crore	Minimum Rs. 30,000 plus 0.225% over and above cut off limit of Rs. 1 crore
	Above Rs. 5 crores and upto Rs. 10 crores	Minimum Rs.1,50,000 plus 0.175% over and above cut off limit of Rs. 5 crore
	Above Rs. 10 crores	Minimum Rs.2,25,000 plus 0.115% over and above cut off limit of Rs. 10 crore
Term Loans		1.15% upfront fee on the limits sanctioned

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

**EM Charges (inclusive of service tax)**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**Pre payment charges for term loans in Micro and Small Sector upto Rs. 5 lakhs: Nil** (as per stipulations of MSE Code)

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- 2.25% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre payment charges, if loan is prepaid.
- Pre payment charges of 2.25% to be recovered for pre-payment of more than one quarterly instalment or three monthly instalments on such excess pre paid amount.

<b>Loans under Tie Up with Bharatiya Yuva Shakati Trust (BYST)</b>
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	Processing charges inclusive of service tax
Working Capital and Term Loan upto Rs. 5 lacs	Rs. 250 + Service tax
Working capital and Term Loans above Rs. 5 lacs-	
Working capital	0.30% on loan amount
Term Loans	1.15% upfront fee on the limits sanctioned

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

**EM Charges (inclusive of service tax)**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**Pre payment charges for term loans in Micro and Small Sector upto Rs. 5 lakhs: Nil** (as per stipulations of MSE Code)

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- 2.25% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre payment charges, if loan is prepaid.
- Pre payment charges of 2.25% to be recovered for pre-payment of more than one quarterly instalment or three monthly instalments on such excess pre paid amount.

**IND ART Tools (Loans under Tie up with Mico Bosch)**

	<b>Limit</b>	<b>Processing charges inclusive of service tax</b>
Working Capital Limits	Upto Rs. 25,000 Above Rs. 25,000	Nil 0.30% on loan amount with minimum Rs. 300
Term Loans		1.15% upfront fee on the limits sanctioned

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

**EM Charges (inclusive of service tax)**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**Pre payment charges for term loans in Micro and Small Sector upto Rs. 5 lakhs: Nil** (as per stipulations of MSE Code)

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- 2.25% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre payment charges, if loan is prepaid.
- Pre payment charges of 2.25% to be recovered for pre-payment of more than one quarterly instalment or three monthly instalments on such excess pre paid amount.

**IB Power Weaver**

	<b>Limit</b>	<b>Processing charges inclusive of service tax</b>
Working Capital Limits	Upto Rs. 25,000 Above Rs. 25,000	Nil 0.30% on loan amount with minimum Rs. 300
Term Loans		1.15% upfront fee on the limits sanctioned

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

**EM Charges (inclusive of service tax)**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**Pre payment charges for term loans in Micro and Small Sector upto Rs. 5 lakhs: Nil** (as per stipulations of MSE Code)

**Pre payment charges for term loans in Micro and Small Sector above Rs. 5 lakhs and all term loans to Medium Enterprises:**

- 2.25% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre payment charges, if loan is prepaid.
- Pre payment charges of 2.25% to be recovered for pre-payment of more than one quarterly instalment or three monthly instalments on such excess pre paid amount.

### Loans to Handloom Weaver Groups

	<b>Limit</b>	<b>Processing charges inclusive of service tax</b>
Working Capital Limits	Upto Rs. 25,000 Above Rs. 25,000 and upto Rs. 2 lakhs	Nil 0.30% on loan amount with minimum Rs. 300
Term Loans		1.15% upfront fee on the limits sanctioned

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

#### **EM Charges (inclusive of service tax)**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

**Pre payment charges for term loans in Micro and Small Sector upto Rs. 5 lakhs: Nil** (as per stipulations of MSE Code)

**Pre payment charges for term loans in Micro and Small Sector above Rs. 5 lakhs and all term loans to Medium Enterprises:**

- 2.25% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre payment charges, if loan is prepaid.
- Pre payment charges of 2.25% to be recovered for pre-payment of more than one quarterly instalment or three monthly instalments on such excess pre paid amount.

**Processing charges on credit proposals working capital (Fund based & Non-Fund based) other than Structured Products**

Upto Rs. 25,000	Priority- Nil Non-Priority – Rs.300
Above Rs. 25,000 upto Rs. 5 lakhs	0.30% with minimum of Rs. 300
Above Rs. 5 lakhs upto Rs. 1 crores	0.28% with minimum of Rs. 1500/-
Above Rs. 1 crore and upto Rs. 10 crore	0.23% with minimum of Rs. 28000/-
Above Rs. 10 crores	0.13%with minimum of Rs.2,30,000/- and max. without ceiling.
Processing charges for working capital are recoverable at the time of initial processing as well as at each annual date of renewal and also for any enhancement / adhoc increase in limits.	
For adhoc / enhancement in limits, processing charges are to be reckoned on additional / incremental limits, proportionately.	

Out of pocket expenses like legal fee, valuation fee etc. as per actual charged by concerned persons to be recovered.

**EM Charges (inclusive of service tax)-**

For borrowers with credit limit below Rs. 10 lacs	Nil
For borrowers with credit limits of Rs. 10 lacs and above	Rs. 200 per lakh, max. of Rs. 12,000 each at the time of initial creation of EM / Extension of EM at the time of enhancement in limit / availing adhoc limit

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