

TABLE : A - Inspection Charges	
Upto ` 2 lakhs	NIL
Above ` 2 lakhs upto ` 5 lakhs	` 150 per quarter
Above ` 5 lakhs upto ` 50 lakhs	0.075% p.a. per lakh Min. of ` 750 p.a. & Max. ` 3500 p.a.
Above ` 50 lakhs upto ` 1 Cr	0.065% p.a. per lakh Min. of ` 3500 p.a. & Max. ` 6500 p.a.
Above ` 1 Cr and upto ` 5 Crs	0.05% p.a. per lakh Min. of ` 6500 p.a. & Max. ` 25000 p.a.
Above ` 5 Crs	0.035% p.a. per lakh Min. of ` 25000 p.a. and Max. ` 60000 p.a.

S. No	Product Name	Processing Charges						
		Working Capital	Term Loan					
1	Ind SME Secure	Upto ` 25000: NIL Above ` 25000 upto ` 50 lakhs: ` 267 per lakh or part thereof, Min: ` 267 (MSEs with aggregate limits up to ` 5 lakhs: Nil) Above ` 50 lakhs : ` 356 per lakh or part thereof, max: ` 89 lakhs Restructuring of Debt: 75% of the usual charges 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 in limits. For enhancement in limits, processing charges to be reckoned for additional/ enhanced limit proportionately.	1% as upfront fee subject to a maximum of ` 1 Cr					
2	General MSME							
3	Ind SME Ease							
4	Ind SME Mortgage							
5	IB Contractor							
6	IB Tradewell							
7	IB Doctor Plus							
		<table border="1"> <thead> <tr> <th>Adhoc sanction & Short Term Loan</th> </tr> </thead> <tbody> <tr> <td>Above ` 20000 and upto ` 50000: ` 890 (MSEs with aggregate limits up to ` 5 lakhs: Nil)</td> </tr> <tr> <td>Above ` 50000 & upto ` 25 lakhs: 0.61% of the limit. Min: ` 1335 (MSEs with aggregate limits up to ` 5 lakhs: Nil)</td> </tr> <tr> <td>Above ` 25 lakhs and upto ` 5 Cr: 61% of the limit Min: ` 22250</td> </tr> <tr> <td>Above ` 5 Cr: 0.61% of the limit</td> </tr> </tbody> </table>	Adhoc sanction & Short Term Loan	Above ` 20000 and upto ` 50000: ` 890 (MSEs with aggregate limits up to ` 5 lakhs: Nil)	Above ` 50000 & upto ` 25 lakhs: 0.61% of the limit. Min: ` 1335 (MSEs with aggregate limits up to ` 5 lakhs: Nil)	Above ` 25 lakhs and upto ` 5 Cr: 61% of the limit Min: ` 22250	Above ` 5 Cr: 0.61% of the limit	
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8	IB Mudra (Shishu, Kishore & Tarun)	Upto ` 25000 : NIL Above ` 25000: ` 267 per lakh or part thereof, Min: ` 267 (MSEs with aggregate limits up to ` 5 lakhs: Nil)						
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S. No	Product Name	Processing Charges	
		Working Capital	Term Loan
9	IB Mudra TVS King	NA	1% as upfront fee
10	IB MICRO		
11	IB Surya Shakti		
12	Ind SME E-Vaahan		0.59% of loan amount subject to a maximum of ` 5900
13	Indhan Vaahana		` 10000 (Flat- including tax)
14	Jewel Loan to Traders		Upto ` 25000 : NIL Above ` 25000: ` 100 per lakh or part thereof
15	IB my Own Shop		0.60% of loan amount
16	Ind MSME Vehicle		50% of processing charges as applicable to Term loans, subject to a maximum of ` 5000 for LMV & ` 10000 for HMV
17	IB Pure Jaldhara		NIL

S N O	Product Name	IB Contractor / IB Doctor Plus / IB Tradewell / Ind SME Secure / General MSME / Ind SME ease / IB My Own shop / Ind SME Mortgage / IB Mudra (Shishu, Kishore & Tarun) / IB Surya Shakti	Indhan Vaahana	IB Standby Working Capital facility	Ind MSME Vehicle	Ind SME E-Vaahan	IB Micro	IB Mudra TVS King	IB Pure Jaldhara	Jewel Loan for Traders
1	Equitable Mortgage (EM) Charges	Below `10 lakhs: Nil `10 lakhs and above: `300 per lakh max. `25000 each at the time of initial creation of EM/other charges	NA	Nil	Below `10 lakhs: Nil `10 lakhs and above: `300 per lakh maximum `25000 each at the time of initial creation of EM / other charges	Nil	NA			
2	Extension of EM	50% of applicable EM Charges	NA	Nil	50% of applicable EM Charges	Nil	NA			
3	Documentation charges	Upto `10 lakhs: Nil Above `10 lakhs: `250 per lakh or part thereof subject to maximum of `60000	`5000	Nil	Upto `10 lakhs: Nil Above `10 lakhs: `250 per lakh or part thereof subject to maximum of `60000	Nil	Upto `10 lakhs: Nil Above `10 lakhs: `250 per lakh or part thereof subject to maximum of `60000	NA	Upto `10 lakhs: Nil Above `10 lakhs: `250 per lakh or part thereof subject to maximum of `60000	NA
4	Unit Inspection charges	As per TABLE 'A'	Nil	As per TABLE 'A'			As per TABLE 'A'			NA

S N O	Product Name	IB Contractor / IB Doctor Plus / IB Tradewell / Ind SME Secure / General MSME / Ind SME ease / IB My Own shop / Ind SME Mortgage / IB Mudra (Shishu, Kishore & Tarun) / IB Surya Shakti	Indhan Vaahana	IB Standby Working Capital facility	Ind MSME Vehicle	Ind SME E-Vaahan	IB Micro	IB Mudra TVS King	IB Pure Jaldhara	Jewel Loan for Traders	
5	Annual Review of Term Loan Charges	Upto ` 5 lakhs: Nil Above ` 5 lakhs: ` 120 per lakh or part thereof Max: ` 6 lakhs	Nil				Upto ` 5 lakhs: Nil Above ` 5 lakhs: ` 120 per lakh or part thereof, Max: ` 6 lakhs	NA	Upto ` 5 lakhs: Nil Above ` 5 lakhs: ` 120 per lakh or part thereof, Max: ` 6 lakhs	NA	
6	Prepayment charges for Term Loan	2% of outstanding balance / drawing limit (whichever is higher); If made from surplus cash accruals: Nil				Nil	2% of outstanding balance / drawing limit (whichever is higher); If made from surplus cash accruals: Nil			NA	
7	CIBIL / CIC verification	` 30 per Consumer Report & ` 805 per Commercial Report								NA	
8	GST verification	` 300 per GST per annum								NA	
9	CERSAI registration	Loans upto ` 5 lakhs: ` 50; Loans above ` 5 lakhs: ` 100								NA	
10	Restructuring of Debt	75% of usual charges									
11	Registration / Modification / Satisfaction of charges with ROC	` 500 + actual out of pocket expenses						NA	` 500 + actual out of pocket expenses		NA