

(All Charges exclusive of GST)

### Structured MSME Loan Products

S. No.	Scheme	Charges Proposed (All charges are exclusive of GST)
1	Weavers Mudra Scheme	NIL
2	IB Micro	Upfront fee at 0.60%
3	IND SME Secure	For Working Capital:
4	IB Contractor	Above ₹10 lakhs: 0.20% For Term Loan:Upfront fee at 0.70%
5	IND SME Mortgage	For Term Loan: Upfront fee at 0.70%
6	IB Doctor Plus	<b>Upto ₹5 lakh:</b> Nil for first time borrowers <b>Above ₹5 lakh:</b> 0.30% on loan amount.
7	IB Trade Well	For Working Capital: Above ₹10 lakhs: 0.20%  For Term Loan:Upfront fee at 0.70%  Take Over cases: <ul style="list-style-type: none"><li>100% waiver upto take- over limit.</li><li>In case of additional limit, the charges are as under:</li></ul> For Working Capital: ₹ 100 per lakh for enhanced portion  For Term Loan: Upfront fee at 0.35%
8	IND-MSME Vehicle	50% of Processing charges as applicable to Term Loans, subject to a maximum of ₹5000 in case of LMV & ₹10000 in case of HMV.
9	IB MY Own Shop	0.60% of loan amount
10	IB Pure Jal Dhara	NIL
11	IND-SME EASE	For Working Capital: Above ₹10 lakhs: 0.20%  For Term Loan: Upfront fee at 0.70%
12	IND-SME E-VAAHAN	0.59% of loan amount subject to a maximum of ₹5900
13	InDhan Vaahana	₹10,000 (flat – Including Tax)
14	IND-Surya Shakti	Upfront fee at 0.70%
15	PMMY	<b>For Working Capital:</b> Upto ₹25000 : NIL  Above ₹25000 upto ₹10 lakhs: ₹267 per lakh or part thereof, Min: ₹267 (MSEs with aggregate limits up to ₹ 5 lakhs: Nil)  <b>For Term Loan:</b> 1% as upfront fee subject to maximum of ₹ 1 Cr
16	IB Mudra - TVS King	NIL
17	IB MSME Jewel Loan	Upto ₹100000: NIL Above ₹100000 : ₹100 per lakh or part thereof (0.10% of the limit)
18	IB Pharma Strengthening	<b>For Working Capital:</b> Above ₹10 lakhs upto ₹ 50 lakhs: ₹133 per lakh or part thereof. (MSEs with aggregate limits up to ₹5 lakhs: Nil)  Above ₹ 50 lakhs: ₹178 per lakh or part thereof.

## Service Charges (MSME Products)

S. No.	Scheme	Charges Proposed (All charges are exclusive of GST)
		<b>For Term Loan:</b> 0.50% as upfront fee subject to maximum of ₹1 Cr
19	MSME LAP	Upfront fee at 0.70%
20	MSME Commercial Vehicle (CV) under tie up arrangements	<b>For Term Loan:</b> 0.50% as upfront fee subject to maximum of ₹1 Cr
21	Scheme for financing Biomass Pellets	<b>For Working Capital:</b> Above ₹10 lakhs upto ₹ 50 lakhs: ₹133 per lakh or part thereof. (MSEs with aggregate limits up to ₹5 lakhs: Nil)  Above ₹ 50 lakhs: ₹178 per lakh or part thereof.  <b>For Term Loan:</b> 0.50% as upfront fee subject to maximum of ₹1 Cr
For all above Schemes		Micro and Small Enterprises (MSEs) with aggregate limits up to ₹ 5 lakhs: Nil

### General MSME Loan Products

S No	Type of Service charge	Charges						
1	Upfront fee for Term loans	Upto ₹5 lakhs: NIL.  Above ₹5 lakhs upto ₹100 lakhs: 1.00%  Above ₹100 lakhs: Based on Internal Rating as under: <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>IB AAA / AA / A</td> <td>0.75%</td> </tr> <tr> <td>IB BBB</td> <td>1.00%</td> </tr> <tr> <td>IB BB &amp; Below / Unrated</td> <td>1.25%</td> </tr> </table> <b>Maximum Cap:</b> For Exporters – Max ₹ 50 lakhs For all others – Max ₹ 100 lakhs	IB AAA / AA / A	0.75%	IB BBB	1.00%	IB BB & Below / Unrated	1.25%
IB AAA / AA / A	0.75%							
IB BBB	1.00%							
IB BB & Below / Unrated	1.25%							
2	Processing charges on working capital (Fund based & Non fund based) other than MSME structured loan products and products where it is not specifically stipulated	Upto ₹5 lakhs: NIL.  Above ₹5 lakhs upto ₹50 lakhs: 0.267%  Above ₹50 lakhs upto ₹100 lakhs: 0.356%  Above ₹100 lakhs: Based on Internal Rating as under: <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>IB AAA / AA / A</td> <td>₹ 300 per lakh</td> </tr> <tr> <td>IB BBB</td> <td>₹ 350 per lakh</td> </tr> <tr> <td>IB BB &amp; Below / Unrated</td> <td>₹ 400 Per lakh</td> </tr> </table> <b>Restructuring:</b> 0.30% wherever is applicable  <b>Maximum Cap:</b> For Exporters – Max ₹ 50 lakhs For all others – Max ₹ 100 lakhs	IB AAA / AA / A	₹ 300 per lakh	IB BBB	₹ 350 per lakh	IB BB & Below / Unrated	₹ 400 Per lakh
IB AAA / AA / A	₹ 300 per lakh							
IB BBB	₹ 350 per lakh							
IB BB & Below / Unrated	₹ 400 Per lakh							
3	Term Loan review charges	Charges in line with General Credit Except for the following structured products: 1) Indhan Vaahana – NIL 2) Ind SME E-Vaahan – NIL 3) MSME Commercial Vehicle (CV) under tie up arrangements –NIL 4) IND MSME Vehicle-NIL						

## Service Charges (MSME Products)

S No	Type of Service charge	Charges
4	<p>Inspection Charges: (Minimum one quarter charges to be recovered for all facilities)</p> <p>Exemption: Loans under Government sponsored schemes, Jewel loans, Personal Segment Loans are exempt from the levy of above inspection charges.</p> <p>Note: For borrowers having term loans, 50% of the above charged to be recovered</p>	<p>Charges in line with General Credit</p> <p>Except for the following structured products:</p> <ol style="list-style-type: none"> <li>1) Indhan Vaahana – NIL</li> <li>2) Ind SME E-Vaahan – NIL</li> </ol>
5	<b>Revalidation Charges</b>	<p>Charges in line with General Credit</p> <p>For Export Finance: NIL</p>
6	<b>Commitment Charges</b>	Charges in line with General Credit.
7.1	<b>Inland Performance Guarantees</b>	<p>Charges in line with General Credit.</p> <p>Except for the following structured products:</p> <ol style="list-style-type: none"> <li>1. IB Pharma Strengthening :50% of Applicable Charges</li> <li>2. Financing Biomass Pellets :50% of Applicable Charges</li> </ol>
7.2	<b>Inland Financial Guarantee</b>	<p>Charges in line with General Credit.</p> <p>Except for the following structured products:</p> <ol style="list-style-type: none"> <li>1. IB Pharma Strengthening :50% of Applicable Charges</li> <li>2. Financing Biomass Pellets :50% of Applicable Charges</li> </ol>
8	<b>Inland LCs - as per Usance charges</b>	<p>Charges in line with General Credit</p> <p>Except for the following structured products:</p> <ol style="list-style-type: none"> <li>1. IB Pharma Strengthening :50% of Applicable Charges</li> <li>2. Financing Biomass Pellets :50% of Applicable Charges</li> </ol>
9	<b>Documentation Charges</b>	<p>Upto ₹10 lakhs: Nil</p> <p>Above ₹10 lakhs: ₹250 per lakh or part thereof subject to max of ₹60000</p> <p>Except for the following structured products:</p> <ol style="list-style-type: none"> <li>1) Indhan Vaahana – Flat ₹5000</li> <li>2) Ind SME E-Vaahan – NIL</li> <li>3) MSME Commercial Vehicle (CV) under tie up arrangements :₹500</li> </ol>
10	<b>Equitable Mortgage Charges</b>	<p>Charges in line with General Credit</p> <p>Except for the following structured products:</p> <ol style="list-style-type: none"> <li>1) Ind SME E-Vaahan – NIL</li> </ol>
11	<b>Extension of EM Charges</b>	50% of applicable EM Charges
12	<b>Exempted Categories for levy of Service Charges:</b> All Government sponsored schemes such as PMEGP / Self-Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)	
13	<b>All Other Charges not specified:</b> As applicable to all advances as per the specific Schemes.	