

CO: MSME

SERVICE CHARGES-MSME PRODUCTS

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 Above ₹50 lakhs: ₹356 per lakh or part thereof subject to a maximum of ₹8900000	1% as upfront fee subject to a maximum of ₹1 Cr
2	General MSME		
3	Ind SMF Fase		
4	Ind SME Mortgage		
5	IB Contractor		
6	IB Tradewell	Upto ₹25000: NIL Above ₹25000 upto ₹50 lakhs: ₹134 per lakh or part thereof Above ₹50 lakhs: ₹178 per lakh or part thereof subject to a maximum of ₹8900000	0.50% as upfront fee subject to a maximum of ₹1 Cr
7	IB Doctor Plus	Upto ₹5 lakhs: Nil (for first time borrowers); Above ₹5 lakhs: 0.30%	Upto ₹5 lakhs: Nil (for first time borrowers); Above: ₹5 lakhs:0.30%
8	Ind SME E-Vaahan	NA	0.59% of loan amount subject to a maximum of ₹5900
9	IB Standby WC facility		NIL
10	Indhan Vaahana	₹10000	₹10000
11	IB Mudra TVS King	NA	NIL
12	IB Pure Jaldhara		0.50% of loan amount
13	IB MICRO		
14	Jewel Loan to Traders		
15	IB my Own Shop		
16	Ind MSME Vehicle		
17	IB Mudra (Shishu, Kishore & Tarun)	Upto ₹5 lakhs: NIL Above ₹5 lakhs upto ₹10 lakhs: ₹267 per lakh or part thereof	1% as upfront fee subject to a maximum of ₹1 Cr
18	IB Surya Shakti	NA	

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.

***GST will be recovered separately as all charges prescribed are exclusive of GST (GST 18% as on date of circular)**

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SERVICE CHARGES-MSME PRODUCTS

S NO	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 Charges	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'	Nil	As per TABLE 'A'				NA
5	Annual Review of Term Loan Charges	Upto ₹5 lakhs: Nil Above ₹5 lakhs: ₹120 per lakh or part thereof subject to	Nil				Upto ₹5 lakhs: Nil Above ₹5 lakhs: ₹120 per lakh or part thereof subject to	NA	Upto ₹5 lakhs: Nil Above ₹5 lakhs: ₹120 per lakh or part thereof	NA

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		maximum of ₹6 lakhs.					maximum of ₹6 lakhs		subject to maximum of ₹6 lakhs.		
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

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