

<b>Schedule of Charges - LACR</b>	
<b>Description</b>	<b>Charges</b>
Processing Fees	Up to 3% of Loan amount + GST
Renewal Processing Fees	Up to 3% of Loan amount + GST
Penal Charge	24.00% P.A. + GST on total overdrawn amount X no of days or RS. 100 + GST whichever is higher.
Penal charges for non-submission/delay of renewal documents	In case of delay in renewal at the time of closure, charges will be applied from the date of limit expiry to account closure date on utilized amount @ 18.75% P.A. or ROI + 2.00% plus GST on Outstanding whichever is higher.
Prepayment Charges	Prepayment charges shall be @ 4% of DP + applicable taxes for drop line facility within 6 months of limit setting. Post 6 Months, Prepayment charges shall be @ 3% of DP + applicable taxes for drop line facility. NIL Premature Closure Charges for full closure of fixed rate DLOD/OD facility up to Rs. 50 lakhs availed by Micro & Small Enterprises, subject to closure of DLOD/OD from own source and submission of Udyam Registration Certificate at the time of availing facility
Stamp Duty	As per state/ applicable law
Valuation charges	As per actuals
Verification/ Documentation Charges	Up to Rs 4000/- + GST
Legal Charges	As per actual wherever required