

INTEREST RATES & CHARGES

Particulars	Women Enterprise Loan (WEL)	Micro, Small & Medium Enterprise Loan - (MSME) (Agri and Agri allied / Individual Loan)	Nano Business Loan
Rate of Interest (ROI)	Maximum up to 28.5%	Maximum up to 29.9%	Maximum up to 36%
Processing Fees	Capped at 3% on Disbursed amount, the rate would be in line with each business partner's parameters (Exclusive of GST)	Capped at 3% on Disbursed amount, the rate would be in line with each business partner's parameters (Exclusive of GST)	Capped at 3% on Disbursed amount, the rate would be in line with each business partner's parameters (Exclusive of GST)
Penal Charges	Capped at 1.5% of principal bounced EMI	Capped at 1.5% of principal bounced EMI	Capped at 1.5% of principal bounced EMI
Documentation/Stamp Paper Charge	At actual as per applicable state law	At actual as per applicable state law	At actual as per applicable state law
Pre Closure Charges	Capped at 3% on Outstanding Principal	Capped at 3% on Outstanding Principal	Capped at 3% on Outstanding Principal
NACH/ENACH / Cheque Bounce Charges	INR 400 (Inclusive of GST)	INR 400 (Inclusive of GST)	INR 400 (Inclusive of GST)