

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 32%	Maximum up to 36%
Processing Fees	Capped at 3% on Disbursed amount	Capped at 3% on Disbursed amount	Capped at 3% on Disbursed amount
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
Pre-payment Charges	Capped at 2% of principal amount being prepaid	Capped at 2% of principal amount being prepaid	Capped at 2% of principal amount being prepaid
NACH/ENACH/ Cheque Bounce Charges	Up to INR 500	Up to INR 500	Up to INR 500