

Loan Product	Type of Loan	P F / Admin fee**	Prepayment charges	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
<b>PMMY (Mudra)</b>	Cash Credit	Shishu loans - Nil Loans above Rs.50000 – 1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	NIL	CIBIL consumer report- Rs.80/- Commercial CIBIL Report –Rs.1200/-	Rs.15/-	0.15% per quarter of unutilized portion, 50% of PF (for un availed loans)
	Term Loans	Shishu loans - Nil Loans above Rs.50000 – 0.25% of the limit	NIL	CIBIL consumer report- Rs.80/- Commercial CIBIL Report –Rs.1200/-	Rs.15/-	50% of processing fee (for un availed loans)
<b>Government Sponsored Schemes</b>	Term Loans	For loans upto and including ₹ 50,000/-- Nil  Others: 1.00% of the sanctioned limit	Nil	CIBIL consumer report- Rs.80/- Commercial CIBIL Report –Rs.1200/-	Rs.15/-	Nil
	Cash Credit	For loans upto and including ₹ 50,000/-- Nil  Others: 1.00% of the sanctioned limit	Nil	CIBIL consumer report- Rs.80/- Commercial CIBIL Report –Rs.1200/-	Rs.15/-	Nil

<b>Group Loans to SHG/JLG</b>	Term Loans	1.00% of the sanctioned limit**	Nil	CIBIL consumer report- Rs.80/- Commercial CIBIL Report –Rs.1200/-	Rs.15/-	Nil
	Cash Credit	1.00% of the sanctioned limit**	Nil	CIBIL consumer report- Rs.80/- Commercial CIBIL Report –Rs.1200/-	Rs.15/-	Nil

\*\* No loan related charges (including guarantee fees of credit guarantee schemes), and *ad hoc* service charges/inspection charges shall be levied on priority sector loans up to ₹50,000. In the case of eligible priority sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.

## DOCUMENTATION CHARGES - SHG/JLG

Loan Amount	Documentation Charges
Upto and including Rs. 5 Lakh	Nil
Above Rs 5 L - Rs 10 L	500/-
Rs 10 L- Rs 30 L	1000/-