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## SERVICE CHARGES ON LOANS AND ADVANCES TO MICRO SMALL AND MEDIUM ENTERPRISES (MSME)

| MUDRA LOANS   |  |                                    |  |                          |
|---|--|------------------------------------|--|--------------------------|
| SLAB  | WORKING CAPITAL<br>( FB & NFB )                            |                                    | TERM LOANS<br>(UPFRONT FEE )                         |                          |
| For Mudra loan under Shishu Category (Loans upto Rs. 50,000)                      | NIL  |                                    | NIL  |                          |
| For Mudra loan under Kishore Category (Loans from Rs. 50,001 to Rs. 5,00,000)     | NIL  |                                    | NIL  |                          |
| For Mudra loans under 'Tarun' Category (Loans from Rs. 5,00,001 to Rs. 10,00,000) | 0.25% per lakh or part thereof with a minimum of Rs. 500/- |                                    | 1% of the loan amount                                |                          |
| Other MSME Loans  |  |                                    |  |                          |
| SLAB  | WORKING CAPITAL<br>( FB & NFB )                            |                                    | TERM LOANS<br>(UPFRONT FEE )                         |                          |
| Loans upto Rs. 25000/-  | NIL  |                                    | NIL  |                          |
| Above Rs. 25000/- upto Rs. 2 lakhs  | 0.25% per lakh or part thereof with a minimum of Rs. 500/- |                                    | 0.50% of the loan amount with a minimum of Rs. 500/- |                          |
| Above Rs. 2 lakhs to Rs. 10 lakhs   | 0.25% per lakh or part thereof with a minimum of Rs. 500/- |                                    | 1% of the loan amount                                |                          |
| Above Rs. 10 lakhs  | Low Risk   | Rs. 275/- per lakh or part thereof | Low Risk   | 1% of the loan amount    |
|   | Normal & Moderate Risk                                     | Rs. 350/- per lakh or part thereof | Normal & Moderate Risk                               | 1.25% of the loan amount |
|   | High Risk  | Rs. 400/- per lakh or part thereof | High Risk  | 1.50% of the loan amount |

Conditions apply. The information provided above is only illustrative and not exhaustive.

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