

## Schedule of Charges - LACR

Description	Charges
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 Drawing power + applicable taxes for drop line facility within 6 months of limit setting. Post 6 Months, Prepayment charges shall be @ 3% of Drawing power + 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 Charges	Up to RS 4000/- + GST