

Fees and charges	ESAF GST power OD	MSME Business Lap	New CO/OD/TL	MSME Smart Loan (OD/TL)	MSME Easy Business Loan (CC/OD/TL)	ESAF Secured Business Loan to Enterprises (ESBLE)	Udyog Saral Loan	Esaf QR loans
Processing fee	0.50 % of loan amount + GST	1% of loan amount + GST	0.50 % of loan amount + GST	0.50 % of loan amount + GST	1% of loan amount + GST	1% of loan amount + GST	2% of loan amount + GST	2% of disbursed amount + GST
Prepayment/foreclosure charges	2% of the prepaid amount	2% of the prepaid amount	Nil	Nil	Nil	2% of the prepaid amount.	2% of the prepaid amount.	2% of the principal outstanding.
Login Fee	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Cheque/NACHSI Return Charges	Rs. 500/- per instance + GST	Rs. 500/- per instance + GST	Rs. 500/- per instance + GST	Rs. 500/- per instance + GST	Rs. 500/- per instance + GST	Rs. 500/- per instance + GST	Rs. 500/- per instance + GST	2% per month of defaulted amount.
Documentation charges	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Rs. 250/- + GST
Stamp duty and other Statutory	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals
Legal Fee & Technical Valuation charges	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals
stock statement	Nil	Nil	2% Per Month on the Loan amount + GST	2% Per Month on the Loan amount + GST	2% Per Month on the Loan amount + GST	Nil	Nil	Nil
Insurance	2% Per Month on the Loan amount + GST	2% Per Month on the Loan amount + GST	2% Per Month on the Loan amount + GST	2% Per Month on the Loan amount + GST	2% Per Month on the Loan amount + GST	Nil	Actuals	Actuals
Renewal Charges	0.50 % of loan amount + GST	Nil	For Secured: 0.5% of the sanction amount + GST For Unsecured: 1% of the sanction amount + GST	For Secured: 0.5% of the sanction amount + GST For Unsecured: 1% of the sanction amount + GST	For Secured: 0.5% of the sanction amount + GST For Unsecured: 1% of the sanction amount + GST	0.50 % of loan amount + GST	Nil	Nil
Legal/ Court Fees/ Stamp duty/ All other charges in connection with Recovery	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals
Penal Charge Structure								
All Running Limits	Rs. 200/- per instance of Interest/Principal/EMI for Loan Amounts upto Rs. 10 lakh Rs. 300/- per instance of Interest/Principal/EMI for Loan Amounts greater than Rs. 10 lakhs and upto 50 lakhs Rs. 500/- per instance of Interest/Principal/EMI for Loan Amounts greater than Rs. 50 lakh							
All Installment Based Loans	Rs.100/- per instance for EMI amount upto Rs. 50,000/- Rs.250/- per instance for EMI amount greater than Rs. 50,000/- and upto 5 lakhs Rs.1000/- per instance for EMI amount greater than Rs. 5 lakhs and upto 15 lakhs Rs.2500/- per instance for EMI amount greater than Rs. 15 lakhs and upto 25 lakhs Rs.5000/- per instance for EMI amount greater than Rs.25 lakhs							