

**Various Charges levied by the Corporation:**

<b>SN</b>	<b>Revised Charges</b>
<b>1</b>	<b>Default/ penal Charges (in place of Penal Interest/ Liquidated Damages)</b>  Amount of principal and/or interest in default shall carry default/ penal charges of 2% p.a. at stipulated intervals.
<b>2</b>	<b>Penalty for Non-Compliance of the sanction terms or non-submission of periodical documents or any other compliance</b>  Non-compliance of the sanction terms or non-submission of periodical documents or any other compliance matter shall carry non-compliance charge @ 0.50% p.a. each <b>on the outstanding amount</b> subject to maximum of 2% p.a.  <b><u>A. For All Loans</u></b>  <b><u>i. Non-Compliance of Sanction Terms:</u></b>  a) Pending security creation  b) Pending submission of External Credit Rating  <b><u>ii. Non submission of Periodical documents:</u></b>  a) Audited Financials and/ or Tax Audit Report- Within 30 days of filing or last date stipulated by Govt. whichever is earlier  b) Insurance Renewal before expiry of the existing policy  c) Balance Confirmation within 15 days of receipt of request from NEDFi  <b><u>B. Charges exclusively for Working Capital Revolving Scheme</u></b>  a) Delay in submission of stock statement beyond 10th of the following month  b) Non regularization of excess drawing above prescribed DP  c) Non-Submission of FFR-1 and FFR-2 beyond 30 days from due date
<b>3</b>	<b>Pre-payment Penalty</b>  Prepayment penalty @2% on the prepaid amount will be charged in case loan is repaid ahead of schedule.
<b>4</b>	<b>Processing Fee/ Upfront Fee</b>

A	<b>Project Finance/ MSE Department</b>		
	<b>SN</b>	<b>Loan amount</b>	<b>Existing</b>
	1	Up to Rs.10 Cr.	1% of loan amount
	2	Above Rs.10 Cr.	(Rs.10 lakh + 0.75% of loan amount more than Rs.10 Cr.)
B	<b>Micro Finance Department</b>		
	<b>SN</b>	<b>Loan amount slab</b>	<b>Rate of processing fee</b>
	1	Up to Rs.10 lakh	0% of the loan amount
	2	Above Rs.10 lakh to Rs.50 lakh	0.75% of the loan amount
	3	Above Rs.50 lakh to Rs.500 lakh	1% of the loan amount
	4	Above Rs.500 lakh	(Rs.5 lakh + 0.50% or 0.75% of loan amount more than Rs.5 Cr.)*
* 0.50% for loan tenure up to 36 months and 0.75% for tenure higher than 36 months			
<b>5</b>	<b>Roll Over of Working Capital Term Loan</b>		
	@0.5% of the rolled over amount		
<b>6</b>	<b>Working Capital Revolving Limit</b>		
	Processing fee: Payable @0.5% of the sanctioned limit at the time of first sanction and annual renewal fee @ 0.30% of the limit		

Note: Government taxes as applicable will be in addition to the above charges mentioned above.