

SCHEDULE OF SERVICE CHARGES SME BANKING

Medium Enterprises

Term Loans	Fees / Charges
Processing Fees	0.75%-1.5% of the facility amount
Prepayment charges	Pre-payment fee is charged at the rate of 2% ad valorem on the amount re-paid.
Overdraft	Fees / Charges
Processing Fees	0.75%-1.50% of the facility amount
Pre-closure charges	Pre-closure fee @ 2% ad valorem on the outstanding amount.
Excess withdrawals	Penal interest @ 2% p.a. over the contracted rate.
Non Compliance with Covenants and other stipulated conditions	Penal interest @ 2% p.a. over the contracted rate.
Trade	Fees / Charges
Processing Fees	0.75% - 1.50% of the facility amount
Prepayment charges	Pre-closure fee @ 2% ad valorem on the outstanding amount.

Please note: Service tax is levied @10.3% (including education cess & secondary and higher education cess) under the head "Banking and Other Financial Services", on our service charges/fees in relation to lending, issue of pay order, demand draft, cheque, letter of credit and bill of exchange, providing bank guarantee, overdraft facility, bill discounting facility, safe deposit locker, safe vaults, for operation of the bank account with effect from 24th February, 2009. The value of taxable services excludes "interest on loans"