HDFC BANK
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Final Fees & Charges

Charges	Current Charges
Processing Fees	**EEG -** Upto 1% (plus taxes) of the facility amount or Rs 7,500/- (plus taxes) whichever is higher For Shopkeeper Loan (unsecured): Upto 2% (plus taxes) of the facility amount Upto 1% (plus taxes) of the facility amount For Shopkeeper Loan (unsecured): Upto 2% (plus taxes) of the facility amount **BBG/HCF -**Upto 1% (plus taxes) of the facility amount will be collected prior to disbursement as non-refundable administrative cost towards the processing of the loan. **RBG -**Upto 1% (plus taxes) of the facility amount or Rs 7,500/- (plus taxes) whichever is higher BBG/EEG/SAB/HCF - CAM upto 5 lacs - Nil PF
Renewal Fee	EEG/RBG - Upto 0.75% (plus taxes) of facility amount. BBG/HCF - Upto 1% (plus taxes) of facility amount. BBG/EEG/SAB/HCF - CAM upto 5 lacs - Nil PF
Failed takeover	In case of a failed takeover, Bank reserves the right to charge the Borrower 1% of the total limits sanctioned as failed takeover charges.
Stamp Duty & other statutory charges	As per actuals which are applicable in laws of the state
Incremental Interest on Adhoc limits.	@2% Interest on existing ROI on the additional adhoc amount
Issuance of No Due Certificate / No Objection Certificate (NOC)	No charges for original however for duplicate NOC, Rs 250/- (plus taxes) are applicable.
ROC filling charges (On customer request)	Vendor professional charges + MCA fees + GST Vendor professional fees of Rs 2250 and MCA fees are as mentioned : 0- 30 days Normal Fees Rs 600 , 31- 60 days bucket Additional Fees Rs 4200/-, 61 to 120 days Advalerom Fees 0.05% of Exposure Amount Plus 18% GST on professional fees Customers may also avail services of other vendors as per their convenience.
Issuance of Solvency certificate	1% of the solvency certification value subject to minimum of Rs 1,000 (plus taxes) and maximum of Rs 25,000 (plus taxes)
Commission on LC/BG issuance	Upto 1.8% on LC/BG Amount (plus taxes)
Service Charges - for processing Physical Stock Statement.	Rs. 500 for every physical stock statement collected or submitted. (Stock statement submitted digitally i.e. through email/Online will not attract any charges)
Conversion Charges (For revising rate of interest)	0.25% plus taxes as applicable on loan outstanding in case of Term loan and on sanctioned amount for other Working Capital Facility (e.g. Cash Credit / Overdraft etc.) or Rs. **10,000** plus taxes as applicable, whichever is higher
Stock Audit Charges	For Sanctioned Limits up-to Rs. 5 Crs: **Rs.10,000**/- plus taxes as applicable For Sanctioned Limits above Rs.5 Crs: **Rs.14,000/-** plus taxes as applicable **For the customers having multiple locations, stock audit charges to paid/recovered according to the number of visits to factory, office, godown etc.
Commitment Charges	if Average Utilization>= 60% then no charges, If Average utilization is < 60% then 0.50% per annum on the difference between actual utilization and expected average quarterly utilization i.e. 60%.

	These Charges will be levied on a quarterly basis (plus taxes) Applicable only for CC/OD facility
Legal / Valuation	BBG/EEG/SAB - Actual as per vendor quotation will be collected towards the valuation expenses and Rs 7,500 or actual per property whichever is higher towards legal expenses
EMI bounce charges for term loans	Rs 550 (plus taxes) Per EMI bounce
Cersai Charges for creation / modification of security interest on collateral securities.	Rs. 500 +GST
Foreclosure / Takeover charges	**For NON MSE Borrowers** Up-to 4% of loan Principal outstanding for Term loan and 4% of the sanctioned amount for Working Capital Facility (plus taxes) **For MSE Borrowers** NIL for Borrowers classified as Micro and Small Enterprises, as per BCSBI guidelines under MSMED Act 2006, prepayment / foreclosure/ takeover charges will not be charged if the Borrower is pre-paying a fixed rate loan up-to INR 50 lakhs or prepaying a floating rate loan of any amount.
EMI bounce charges for term loans	INR 450 (plus taxes) Per EMI bounce
Penal charges on customer exposures, overdue for renewal of credit facilities	0.075% fortnightly on the utilized amount.
Penal charges for customers not submitting Unhedged foreign currency exposure declaration/statement	0.075% fortnightly on the utilized amount.
Incremental charges on Temporary overdrafts (TOD)	18% p.a. on TOD amount availed for the days, TOD is used.
Non-Submission of property/stock/Plant & Machinery insurance	0.075% fortnightly on the utilized amount.
Non-Submission of stock statement	0.05% of DP per Month
Maintaining Current Account with Other Bank while facility is granted under Sole Banking (Applicable where specific	0.075% fortnightly on the utilized amount.

permission is not taken by the customer)	
Not complying with documentation for the credit facility.	0.075% fortnightly on the utilized amount.
Intra-Day Peak utilization charges	EEG/RBG – Nil BBG/HCF - 18% per annum on the excess utilization over and above the set limit.
Higher levy in case account conduct deteriorates	0.075% fortnightly on the utilized amount.

Note: All the above charges/fees/Commissions are exclusive of taxes.