

Particulars	Individuals	Corporates
b Processing Fee - Overdraft (Renewal at existing level)	0.5% Minimum Rs500/- and Maximum Rs25,000/-	0.5% Minimum Rs500/- and Maximum Rs50,000/-
Temporary Overdraft Facility	0.50% pro rata, Minimum 1 month	0.50% pro rata, Minimum 1 month
Penal fee exceeding authorised limit	(a) 2% p.a above the normal rate of interest for all new overdraft facilities granted on or after 01.01.14. (b) For overdraft facilities granted prior to 01.01.14 a penal rate of 6% p.a. is maintained above the normal rate	6% p.a. above the agreed rate of interest
One-off home loan fee	Rs 2,000 (incl MCIB, vetting of charge documents, 1st site visit, vetting of title deeds)	N/A
Commitment fee		
Commitment fee payable quarterly in advance after three months as from date of sanction letter on undrawn balance	1% p.a.	1% p.a.
Early Redemption / Prepayment Fee	Home loans 1% of loan amount prepaid up to a maximum of MUR 200,000 Other loan types 2% of loan amount prepaid, Minimum MUR 3,000 Up to a maximum of MUR 200,000 (Not applicable for loans falling under the Borrowers' Protection Act)	1% p.a. on amount paid in advance over residual lifetime of loan
		For SMEs - 2% of loan amount prepaid Minimum Rs3,000/-
Amendment Fee	Rs500/-	Rs500/-
Cancellation Fee	Rs1,000/-	Rs1,000/-
Monthly Loan Service Fee	Rs115/- (incl VAT)	Rs115/- (incl VAT)
Reschedulement Fee	0.5% - Minimum Rs1,000/-	0.5% - Minimum Rs1,000/-
12	Legal charges for creation of security documents	
Fixed / Floating Charges	Rs500/-	Rs1,000/-
Others		
Gages sans déplacement	Same as fixed / floating charges	Same as fixed / floating charges
Erasure of charges	Actual Government of Mauritius Charges + Rs500/-	Actual Government of Mauritius Charges + Rs500/-
Pari-Passu	Actual Government of Mauritius Charges + Rs1,000/-	Actual Government of Mauritius Charges + Rs1,000/-
Change in Security	Actual Government of Mauritius Charges + Rs1,000/-	Actual Government of Mauritius Charges + Rs1,000/-
Partial Erasure	Actual Government of Mauritius Charges + Rs500/-	Actual Government of Mauritius Charges + Rs500/-
Cession de Priorité	Actual Government of Mauritius Charges + Rs1,000/-	Actual Government of Mauritius Charges + Rs1,000/-
Crystallisation Fees	Rs500/-	Rs500/-
Change in Guarantor / Guarantee	Rs100/-	Rs100/-
Renewal of Charges / Sureties	Government fee + Rs200/-	Government fee + Rs500/-
Preparation of "Quittance & Mainlevée"	Actual Notary fee + Rs500/-	Actual Notary fee + Rs500/-
Search and MCIB Fee	Housing and other secured advances: Rs600/- Consumer Loans: Rs200/-	Corporate: Rs2,500/- SMEs: Rs600/-