

**SERVICE CHARGES PERTAINING TO LOANS AND ADVANCES w.e.f. 01.08.2019**

S. No.	PARTICULARS	SERVICE CHARGES	
<b>1. LETTER OF CREDIT</b>			
1.1	<b>Opening Charges (per LC) (Charges are inclusive of Commitment Fees and Usance charges)</b>		
1.1.1	<b>Internal Rating</b>	<b>Charges</b>	
	OBC 1 to 6	0.25% per month	Subject to minimum ₹750/- per LC
	OBC 7 & below	0.30% per month	
(The period is to be calculated from the date of opening LC to the last date of its validity + usance period of bill and part of a month should be construed as a completed month) <b>Note:</b> Wherever internal rating is not applicable, effective rate shall be in the range of OBC1 to 6.			
1.1.2	Postage / out of pocket expenses	Actual expenses to be recovered	
1.1.3	<b>Amendments Charges</b>		
	• For extension of validity period	Normal Charges for enhanced portion of LC mentioned in para 1.1.1	Subject to minimum ₹750/- per LC
	• For enhancement in value of LC		
• For any other amendment			
1.2	Charges for Letter of Credit with 100% liquid margin	25% of normal charges with a minimum of ₹ 750.00	
1.3	Reinstatement of Revolving Letter of Credit Charges	On each reinstatement, Normal Charges mentioned above in para 1.1.1 (as per rating of borrower) to a minimum of ₹ 750.00 per LC	
1.4	Advising of LC charges	0.05 % subject to minimum of ₹ 750.00 and maximum of ₹ 5000.00	
1.5	Charges for Confirmation of LC	₹ 750.00 plus Normal charges as mentioned in para 1.1.1.	

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S. No.	PARTICULARS	SERVICE CHARGES	
1.6	Transfer charges for Transferable LC	₹ 1000.00 Flat for each transfer	
1.7	Negotiating Charges For bills negotiated /discounted under L/C opened by our Bank or other bank	Flat Charges ₹ 1000/- per bill plus interest at applicable rate to be recovered for the date of negotiation to the date of reimbursement of the funds to the bank. Wherever the sanctioning authority feels that higher charges can be charged to the borrower, the same may be levied on case to case basis after negotiation with the borrower. Actual out of pocket expenses shall also be recovered in all cases.	
1.8	<b><u>Collection of Bills under Inland LC</u> [In line with Circular No HO/CS&amp;P/48/2016-17/951 dated 31.12.2016]</b>		
1.8.1	Collection of local / outstation Inward Bill received under Inland LC	Up to ₹ 5000.00	₹100.00 plus out of pocket expenses
		Above ₹ 5000.00 up to ₹10000.00	₹100.00 plus out of pocket expenses
		Above ₹ 10000.00 up to ₹100000.00	₹10.00 per thousand or part there of minimum ₹100.00
		Above ₹ 100000.00	₹9.00 per thousand or part thereof Minimum ₹1000.00 Maximum: ₹15000.00
1.8.2	Documents / Bills received for Collection: change of original instructions in respect of outward/inward bill for collection including (Waiving C-Form, delivery Free of Payment, extending retirement time etc.)	₹150.00 per instruction	



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1.8.3	Documents received for collection if required to be delivered free of payment to draweeor to be returned back as unrealized	Normal Collection charges + out of pocket expenses.
1.8.4	Charges for presenting Usance Bill to the Drawee	₹100.00 per instrument
	<p>NOTE: In case LC is opened by one branch and documents are presented at some other branch of our Bank, then only collection charges are to be collected and interest as applicable to the borrower is to be charged for the Usance period. In case of Sight document, interest for maximum period of 15 days shall be collected subject to a minimum of ₹ 750.00</p>	
1.9	Charges for discrepant documents negotiated/ discounted by our bank under LC opened by our Bank or any other bank.	0.25% subject to a minimum of ₹ 750.00 where payment received under reserve is credited to the beneficiary's account.
1.10	Attestation Charges for Certificates/ Commercial Invoices	₹50.00 per invoice. Min ₹100.00 on each occasion.
1.11	Redemption of securities	Nil



## 2. BANK GUARANTEE

		<b>Level of Margin by way of Bank's own Deposits (Eligible Financial Collateral)</b>	<b>Performance Guarantees</b>	<b>Financial Guarantees</b>
2.1	Bank Guarantees	0% to 10%	2.60% p.a.	3.60% p.a.
		>10% to 25%	2.40% p.a.	3.40% p.a.
		>25% to 50%	2.10% p.a.	2.90% p.a.
		>50% to 75%	1.60% p.a.	2.20% p.a.
		>75% to less than 100%	1.30% p.a.	1.70% p.a.
		100% and above	0.50% p.a.	0.75% p.a.
		<ul style="list-style-type: none"> <li>➤ Minimum one quarter commission is chargeable and for part of a quarter, commission for full quarter shall be recovered.</li> <li>➤ In cases where BG is issued for longer period and the borrower requests for recovery of commission on Annual/Qtly basis as against the stipulated policy for recovery of commission for the entire tenure of the bank guarantee + the claim period, an additional charge of 0.25% shall be applicable.</li> </ul>		
2.2	Commission on Bank Guarantees issued on behalf of contractors/other customers for short periods	On Bank Guarantees issued on behalf of contractors/ other customers in lieu of earnest money deposit for short periods, commission shall be recovered for the actual period of the guarantee subject to a minimum of one month in cases where guarantees are issued for a period upto six months. However, where the guarantee period is for part of a month(s), the guarantee commission shall be charged for full month.		
2.3	Renewal of Guarantee	Same as applicable for issuance of fresh guarantee based on margin by way of Bank's own deposit.		
2.4	Extension of validity period of Guarantee	<p><b><u>Additional commission</u></b></p> <ul style="list-style-type: none"> <li>• At the rate applicable at the time of extension of guarantee</li> <li>• for the extended period only</li> <li>• minimum charges for one quarter to be recovered</li> </ul>		
2.5	Refund on cancellation of guarantee	<ul style="list-style-type: none"> <li>• Commission to be refunded will be for full unexpired quarters only subject to recovery of commission for a minimum of two quarters.</li> <li>• If an existing guarantee is extended for a specific period and the guarantee is being cancelled (after original tenure), commission will be refunded for full unexpired quarters</li> </ul>		



		<ul style="list-style-type: none"> <li>If guarantee is invoked by the beneficiary, commission charged will not be refunded.</li> </ul>	
2.6	Remittance charges to be levied under DPG / Co acceptances issued by the Bank	No charges	
2.7	Bank Guarantee counter guaranteed by Central Government / State Government / ECGC / Scheduled Commercial Bank having minimum required regulatory CRAR including CCB	50% of normal commission applicable on Bank Guarantee	
2.8	Commission for Stand By LC (SBLC)	Commission at par with Financial Bank Guarantee shall be charged	
	<p><b>Notes:</b></p> <ol style="list-style-type: none"> <li>If a guarantee, issued for a period of less than three months, is requested to be extended and the extended period plus the original period including the claim period is three months or less, no additional commission need to be collected (Since the Bank had already collected the minimum commission applicable for three months).</li> <li>If a guarantee, issued for a period of less than three months, is requested to be extended and the extended period plus the original period including the claim period is more than three months, additional commission on the period in excess of three months only need to be collected subject to a minimum of one quarter.</li> <li>If a guarantee is issued for a period of more than three months (including claim period), charges for the extended period only should be collected (subject to levy of charges for a minimum of one quarter or part thereof).</li> </ol>		
<b>3. LETTER OF COMFORT</b>			
3.1	Letter of Comfort (Fresh/Renewal)	<b>Level of Margin by way of Bank's own Deposits (Eligible Financial Collateral)</b>	<b>Letter of Comfort</b>
		0% to 10%	3.60% p.a.
		>10% to 25%	3.40% p.a.
		>25% to 50%	2.90% p.a.
		>50% to 75%	2.20% p.a.
		>75% to less than 100%	1.70% p.a.
		100% and above	0.75% p.a.



➤ Minimum one quarter commission is chargeable and for part of a quarter, commission for full quarter shall be recovered.

#### 4. PROCESSING FEE, DOCUMENTATION CHARGES, UPFRONT FEE & COMMITMENT CHARGES

4.1	<b>PROCESSING FEE (INCLUDING AGRICULTURE LOANS BUT EXCLUDING SCHEMATIC / RETAIL LENDING)</b>			
4.1.1	<b>FOR FUND BASED / NON FUND BASED ADVAMNCES (Other than Agriculture Advances)</b>			
	Upto ₹5.00 Lac	NIL*		
	Above ₹5.00 Lac to ₹10.00 Lac	Unified Process Fee** @0.50%		
	Above ₹10.00 Lac to ₹5.00 Cr	@0.35%		
	Above ₹5.00 Crore	<b>Internal Rating</b>	<b>Rate</b>	
		OBC 1 to 4	0.35%	Subject to Max. of ₹ 200.00 Lac
		OBC 5 to 6	0.40%	
		OBC 7 & below	0.45%	
	(Note: Wherever internal rating is not applicable, effective rate shall be in the range of OBC1 to 4)			
	<b>FOR AGRICULTURE ADVANCES</b>			
Upto ₹3.00 Lac	Nil			
Above ₹ 3.00 Lac	@0.35%			
<p><i>*Expenses other than Process Fees (i.e. CIC/CERSAI/Insurance etc.) shall be borne by the borrower.</i></p> <p><i>**Unified Process Fee includes all type of charges (i.e. CIC/CERSAI/Inspection/ Documentation/ NEC/ Valuation etc). However Insurance/ State specific Stamp Duty charges on actual basis shall be borne by the borrower.</i></p> <ul style="list-style-type: none"> <li>In case eligible Priority Sector Loans to SHGs / JLGs, the loan limit of ₹ 25000.00 is applicable per member of the SHGs / JLGs and not to the group as a whole.</li> <li>No process fee is to be charged from the borrower for the negotiating / discounting of bills under inland letter of credit whether under regular / adhoc / standalone sanctions or as a onetime facility.</li> <li>No Process fee is to be charged on Temporary Overdraft, Occasional Cheque / Bill Purchase (where no regular limit is there) &amp; Withdrawal against Uncleared Instruments / Cheque.</li> </ul>				
4.1.1(A)	Process fee and inspection	NIL		



	fee on LC/BG issued on 100% Cash Margin/ Bank deposit					
4.1.1.1	For Enhancement / Renewal of limits	<p>As per normal rates mentioned above in para 4.1.1 and pro rata for the relevant period so as to coincide with the expiry date of original limit.</p> <p>However following guidelines shall be followed for <u>Agriculture Advances</u>:</p> <p>a) If validity of sanction is beyond one year, as in case of OGC /OKGC etc. to farmers, the process fee is to be charged maximum for one year only at the time of sanction irrespective of the validity period of sanction.</p> <p>b) No processing fee is to be charged in case of review of the limits during the period of validity of sanction.</p> <p>c) However, in case of enhancement of limits before validity period of sanction or at the time of renewal, process fee shall be charged as per existing rates.</p>				
4.1.1.1A	Revalidation of Sanction	<p>a) For the limit up to ₹1.00 Crore – ₹ 150.00 per lac or part thereof subject to maximum of ₹ 15000.00 for each revalidation.</p> <p>b) For the limit above ₹1.00 Crore – ₹ 200.00 per lac or part thereof subject maximum of ₹ 2.50 lac for each revalidation</p>				
4.1.1.2	In case of gap between expiry date of original facility and its actual renewal with or without enhancement	<p>a) In case the facility is being permitted for availment, Processing Charges from the date of expiry of Limit to the date of actual renewal (with or without enhancement) as per prescribed rate should be levied on pro-rata basis.</p> <p>b) In case the facility is being kept in abeyance during the period, no charges are to be levied.</p>				
4.1.1.3	Adhoc Sanction/ Over Limits	<ul style="list-style-type: none"> <li>• 150% of normal charges mentioned above in para 4.1.1 on the amount of Adhoc / Over Limit are to be charged on pro-rata basis for the period for which the Adhoc Sanction/Over Limit has been permitted to the borrowers.</li> <li>• Additional interest of 1% shall be charged on Adhoc / Over Limit granted.</li> </ul>				
4.1.1.4	Review of Limits/ Extension of validity of sanction / Short review	<table border="1"> <tr> <td>Review for first three months</td> <td>Normal charges (as per para 4.1.1)</td> </tr> <tr> <td>Review for second three months</td> <td>150% of Normal charges</td> </tr> </table>	Review for first three months	Normal charges (as per para 4.1.1)	Review for second three months	150% of Normal charges
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Review for second three months	150% of Normal charges					



4.1.1.5	NABARD Refinanced Projects (Agricultural Advances only)	Evaluation fee @0.50% of the total outlay / project cost to be recovered once only. No other charges to be levied in such accounts										
4.1.1.6	Restructured account	As per resolution plan										
4.1.1.7	Processing Charges for advances against Deposits / Specified securities (LIP / NSCs/Shares/Other Paper Securities etc.) other than Retail Schemes.	<p><b>BANK DEPOSITS-- NIL</b></p> <p><b>SPECIFIED SECURITIES:</b></p> <p>I. <b>DEMAND LOAN:</b> Actual expenses plus handling charges @ ₹ 15.00 per security certificate subject to a minimum of ₹ 100.00 at the time of sanction of facility.</p> <p>II. <b>OVER DRAFT:</b> Handling charges @ ₹15.00 per security certificate subject to a min of ₹ 100.00 per year at the time of sanction/renewal of facility.</p> <p>III. <b>Replacement / exchange of security:</b> Handling charges @ ₹15.00 per security certificate subject to a min of ₹ 100.00 per transaction.</p> <p>IV. <b>Redemption of Securities (other than Banks own deposit receipts):</b> Actual expenses plus ₹ 10.00 per security certificate subject to minimum of ₹ 100.00 per due date.</p> <p>V. <b>If Bank Deposit/ specified securities are accepted as Collateral Security:</b> Flat ₹ 100.00 to be charged for marking of lien on such securities.</p>										
4.1.1.8	Charges for amendments/modifications of accepted sanction terms (per reference)	<table border="1"> <thead> <tr> <th>Limits</th> <th>Charge per reference</th> </tr> </thead> <tbody> <tr> <td>Up to ₹ 1.00 Cr</td> <td>₹ 7500.00</td> </tr> <tr> <td>Above ₹ 1.00 Cr to ₹ 5.00 crore</td> <td>₹ 10000.00</td> </tr> <tr> <td>Above ₹ 5.00 Cr to ₹ 50 crore</td> <td>₹ 25000.00</td> </tr> <tr> <td>Above ₹ 50.00 crore</td> <td>₹ 50000.00</td> </tr> </tbody> </table>	Limits	Charge per reference	Up to ₹ 1.00 Cr	₹ 7500.00	Above ₹ 1.00 Cr to ₹ 5.00 crore	₹ 10000.00	Above ₹ 5.00 Cr to ₹ 50 crore	₹ 25000.00	Above ₹ 50.00 crore	₹ 50000.00
		Limits	Charge per reference									
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4.1.1.9	Issuance of NOC for ceding first/second charge/ other purpose in respect of all accounts availing credit facilities in any shape/nature. (However, the same shall not be applicable to consortium banking arrangement.)	<table border="1"> <thead> <tr> <th>Limits</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Up to ₹ 1.00 Cr</td> <td>Nil</td> </tr> <tr> <td>Above ₹ 1.00 Cr to ₹ 5.00 crore</td> <td>₹5000 or higher as per the discretion of Bank</td> </tr> <tr> <td>Above ₹ 5.00 Cr to ₹ 50 crore</td> <td>₹10000 or higher as per the discretion of Bank</td> </tr> <tr> <td>Above ₹ 50.00 crore</td> <td>₹20000 or higher as per the discretion of Bank</td> </tr> </tbody> </table>	Limits	Charge	Up to ₹ 1.00 Cr	Nil	Above ₹ 1.00 Cr to ₹ 5.00 crore	₹5000 or higher as per the discretion of Bank	Above ₹ 5.00 Cr to ₹ 50 crore	₹10000 or higher as per the discretion of Bank	Above ₹ 50.00 crore	₹20000 or higher as per the discretion of Bank
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4.1.1.10	TUF application processing Fee	<b>Limits</b>	<b>Charge</b>
		Up to ₹ 1.00 Crore	₹ 1000.00
		Above ₹ 1.00 Crore	₹ 2500.00
4.1.1.11	Issuance of any other certificate i.e. no dues, Balance confirmation, maintenance of account, etc. on behalf of our clients as well as clients referred by other banks other than for Govt. sponsored schemes	<p><b><u>PRIORITY SECTOR</u></b>: ₹ 50.00 Per Certificate</p> <p><b><u>NON-PRIORITY SECTOR</u></b>: ₹ 500.00 Per certificate</p>	
4.1.1.12	Issuance of solvency certificate	<b>Amount of Solvency Certificate</b>	<b>Charges</b>
		Upto ₹ 5.00lac	₹1000.00
		Above ₹ 5.00lac to ₹ 10.00lac	₹2000.00
		Above ₹ 10.00lac to ₹ 25.00lac	₹2500.00
		Above ₹25.00lac to ₹ 1.00 Crore	₹5000.00
		Above ₹1.00 Crore to ₹5.00 Crore	₹10000.00
		Above ₹5.00 Crore to ₹10.00 Crore	₹15000.00
		Above ₹10.00 Crore	₹25000.00
		Further, any additional certificate issued within a period of 3 months of issuance of 1 <sup>st</sup> solvency certificate, only 50% of the applicable charges shall be levied.	
4.1.1.13	Process fee for conveying NBG approval	<p>Process fee of ₹10000.00 shall be recovered from the applicants/borrowers in all cases where NBG approval is conveyed (Other than cases of syndication)</p> <p>The process fee shall be recovered prior to conveying NBG approval to the client and shall be adjusted against the process fee to be recovered while conveying regular sanction.</p>	
4.1.1.14	Process of recovery of process fee	<b>Limits (FB+NFB)</b>	<b>Charge</b>
		Up to ₹ 1.00 Cr	Process fee is charged after the sanction of the credit facility and in case of acceptance of sanction only.



		Above ₹ 1.00 Cr	50% of the applicable process fees shall be charged before conveying sanction (process fee already recovered at the time of NBG approval may be set off out of this portion of the process fee) and remaining 50% shall be recovered on acceptance of sanction.
4.1.2	Lead Bank Charges where our Bank is the Leader Bank under Consortium  (These charges are the lead bank charges and are to be recovered over and above service charges mentioned hereunder)	<b>Aggregate Limits (FB+NFB) from the Banking System</b>	<b>Charge</b>
		Up to ₹ 50.00 Crore	@0.30% (of Aggregate Limits from the Banking system); subject to Min ₹ 5.00 Lac
		Above ₹ 50.00 Crore	@0.25% (of Aggregate Limits from the Banking system); subject to Min ₹ 15.00 Lac and Max ₹ 50.00 Lac
4.1.3	Lead Bank Charge at the time of renew/review of facility under Consortium where our Bank is Lead Bank.	Normal charges, as applicable for accounts under Consortium where our Bank is Lead Bank as mentioned as para 4.1.2.	
<b>4.2</b>	<b><u>DOCUMENTATION CHARGES</u></b>		
4.2.1	Documentation charges including priority Sector and Agriculture Advance  (Fund Based)/ (Non Fund Based)	<b>Limit</b>	<b>Charges</b>
		Up to ₹10.00 Lac	Nil
		Above ₹ 10.00 Lac to ₹25.00 Lac	₹ 5000.00
		Above ₹ 25.00 Lac	@0.10%; subject to min of ₹ 5000.00 and max ₹ 50000.00.
		<ul style="list-style-type: none"> <li>➤ In case of enhancement of the facility, Documentation Charges shall be levied on enhanced portion only.</li> <li>➤ Renewal/Review of limits: Nil</li> <li>➤ Retail/Schematic Lending: As per scheme</li> <li>➤ Loan Against Liquid Securities (i.e. Bank's own deposit/ NSC/ LIP etc.): Nil</li> </ul>	



4.2.2	Documentation charges including priority Sector (FB+NFB) for Consortium/ Multiple Banking accounts	Documentation charges shall be applicable in line with Consortium/Multiple Banking					
4.2.3	Documentation charges on Adhoc (excluding Over Limit, Occasional Cheque Purchase & Withdrawal against Uncleared Instruments / Cheque)	<b>Limit</b>		<b>Charges</b>			
		Up to ₹ 10.00 Lac		Nil			
		Over ₹ 10.00 Lac to ₹ 1.00 Cr		₹ 100.00			
		Over ₹ 1.00 Cr to ₹ 5.00 Cr		₹ 1000.00			
Above ₹ 5.00 Cr		₹ 5000.00					
4.3	<b>UPFRONT FEE FOR FRESH TERM LOANS AND PROCESS FEE FOR RENEWAL/ REVIEW OF TERM LOANS</b>						
4.3.1	Upfront fee	<b>Limit</b>		<b>Agriculture MSME/ other Advances</b>	<b>Advances/ Export Priority Credits/ Sector</b>	<b>Other Advances</b>	
		Up to ₹ 5.00 Lac		Nil*			
		Above ₹ 5.00 Lac to ₹ 5.00 Cr		0.50%		1.00%	
		Above ₹5.00 Cr	OBC 1 to 4		0.50%		1.00%**
			OBC 5 to 6		0.50%		1.25%**
			OBC 7 & below		1.00%		1.50%**
				(Note: Wherever internal rating is not applicable, effective rate shall be in the range of OBC1 to 4)			
*Expenses other than Upfront fee (i.e. CIC/ Cersai/ Insurance etc.) shall be borne by the borrower. **Subject to maximum of ₹200.00 Lac (including Real Estate Advances)							
4.3.2	Processing Fee for Term Loan at the time of Review	<b>Limit</b>		<b>Charges</b>			
		Up to ₹ 5.00 Lac		Nil			
		Above ₹ 5.00 Lac		@0.10% subject to maximum of ₹ 5.00 lac.			



		<p>In case the borrower is availing Term Loan along with working capital facility:</p> <p>(i) For the Term Loan component, process fee at the time of review would be levied as above on the aggregate balance outstanding.</p> <p>(ii) For working capital limit, process fee for renewal would be levied as per the rate applicable to working capital.</p> <p>➤ No Process fee shall be levied in case of review of Agricultural Term Loan and advance against Term Deposit/Govt. securities/Liquid Securities</p> <p>➤ Retail Loans/Schematic Lending: As per Scheme</p>	
4.3.3	Upfront fee for conveying NBG approval	<p>Upfront fee of ₹10000.00 shall be recovered from the applicants/borrowers in all cases where NBG approval is conveyed (Other than cases of syndication)</p> <p>The upfront fee shall be recovered prior to conveying NBG approval to the client and shall be adjusted against the process fee to be recovered while conveying regular sanction.</p>	
4.3.3	Process of recovery of upfront fee	<b>Limits (FB+NFB)</b>	<b>Charge</b>
		Up to ₹ 1.00 Cr	Upfront fee is charged after the sanction of the credit facility and in case of acceptance of sanction only.
		Above ₹ 1.00 Cr	50% of the applicable upfront fees shall be charged before conveying sanction (process)
4.3.4	Upfront fee in case of limit sanctioned by way of WCTL/ FITL while restructuring the account	No upfront fee to be recovered on WCTL/ FITL	
<b>4.4</b>	<b><u>COMMITMENT CHARGES</u></b>		
4.4.1	a) <b>Working Capital</b> - Fund Based limits of ₹ 5.00 crore and above	<b>Utilization Level</b>	<b>Charges</b>
		Less than 50%	0.75% p.a.
		50% to less than 75%	0.50% p.a.
		Above 75%	NIL
		To be levied quarterly on quarterly average un-availed amount (with reference to operative limits fixed on the basis of Stock Statement/ QIS/ FRR statement or monthly cash budget / C1, C2)	



	b) <b>Term Loan</b> over ₹ 10.00 Crore	<ul style="list-style-type: none"> <li>✓ Utilization level less than 50% - @0.25% p.a. of un-availed portion.</li> <li>✓ Utilisation level in relation to short draws as per draw down schedule.</li> <li>✓ Commitment charges shall be levied on quarterly basis.</li> </ul>
4.4.2	Exempted cases for levying commitment charges	<ul style="list-style-type: none"> <li>i. WC - fund based limits of less than ₹ 5.00 crore</li> <li>ii. Term Loan upto ₹ 10.00 crore</li> <li>iii. Working capital limits sanctioned to sick / weak units</li> <li>iv. Limits sanctioned for export credit (both pre-shipment and post-shipment) as well as against export incentives viz. duty drawback, cash compensatory support, etc.</li> <li>v. Inland bill limits extended by way of bills purchased / discounted or overdraft / cash credit limit / sub-limit against bills for collection.</li> <li>vi. Credit limits granted to commercial banks, financial institutions and co-operative banks including land development banks.</li> </ul>

### **5. TECHNO-ECONOMIC VIABILITY**

	Particulars	Project Cost	Charges/ Fees
5.1	When TEV Study is strictly carried out for our Bank's internal use and TEV report is not shared with customer	Upto ₹ 15.00 Crore	₹ 1.50 Lac
		Above ₹ 15.00 Cr and upto ₹ 50.00 Cr	₹ 3.00 Lac
		Above ₹ 50.00 Cr and upto ₹ 200.00 Cr	₹ 3.00 Lac + 0.05% of project cost above ₹ 50.00 Cr
		Above ₹ 200.00 Cr	₹ 10.50 Lac + 0.05% of project cost above ₹ 200.00 Cr
5.2	When TEV Study is carried out internally and TEV report is shared with customer	Upto ₹ 50.00 Cr	Slab wise applicable fees as per Para 5.1 + 10% of the actual Charge/fees amount charged
		Over ₹ 50.00 Cr	Slab wise applicable fees as per Para 5.1 + 20% of the actual Charge/fees amount charged
5.3	Waiver of TEV	Min. ₹ 1.00 Lac per waiver	
5.4	<b>Vetting Charges</b> Whenever, TEV study is done by an external agency, vetting of same shall be done by internal TEV cell.	<b>Loan Amount</b>	<b>Vetting Charges</b>
		Upto ₹ 50.00 Crore	₹ 0.50 Lac
		Over ₹ 50.00 Crore and upto ₹ 200.00 Crore	₹ 1.00 Lac
		Over ₹ 200.00 Crore	₹ 2.00 Lac



## 6. INSPECTION CHARGES (VISIT TO THE UNIT)

		Limit	Charges
6.1	For General Advance	Up to ₹ 10.00 Lac	Nil
		> ₹ 10.00 Lac to ₹ 1.00 Cr	₹ 1000.00 per inspection subject to a max of ₹ 5000.00 per year
		Above 1.00 Crore	₹ 3000.00 per inspection subject to a max ₹ 15000.00 per year
6.2	For Agriculture Advance	Up to ₹ 3.00 Lac	Nil
		Above ₹ 3.00 Lac	Flat charge of ₹ 500.00 per annum
6.3	<p><b><u>Consortium Advances</u></b></p> <p>As per decision taken in consortium meeting. However, if there is no decision in consortium meeting in respect of Inspection Charges, charges to be levied as per para 6.1</p>		
	<p><b>Note:</b></p> <ol style="list-style-type: none"> <li>Actual conveyance and out of pocket expenses to be reimbursed to visiting official through HRMS via TA bill module only and the same shall be recovered from borrowal account (except NPA accounts).</li> <li>In case of NPA account the charges shall be debited from respective charges general and also be recorded in memorandum.</li> <li>Inspection Charges are to be recovered per borrower entity, irrespective of number of facilities.</li> </ol>		

## 7. MORTGAGE CREATION CHARGE

		Limit / Exposure	Fee
7.1	All advances except Retail / Agriculture advances	Up to ₹1.00 Cr	₹ 5000.00
		Above ₹1.00 to ₹ 10.00 Cr	₹ 15000.00
		Above 10.00 Cr	₹ 25000.00
		Note: Above charges are per instance and applicable for a maximum of 5 mortgages only. Beyond 5 mortgages, ₹ 1000/- per mortgage to be recovered.	



<b>8. OTHER SERVICE CHARGES</b>				
<b>8.1</b>	Credit Information Report (CIC) Charges	<b>In Case of Data Found / Report Available</b>		
		<b>Particulars</b>	<b>Consumer</b>	<b>Commercial</b>
		<b>Loan Limit Up to ₹5.00 Lakh – One Report</b>		
		One Report (From Primary Bureau: CIBIL)	₹100/-	₹700/-
		<b>Loan Limit Above ₹5.00 Lac – Two Report</b>		
		First Report (CIBIL)	₹100/-	₹700/-
		Second Report (CRIF/Experian)	₹50/-	500/-
		<b>Total:</b>	<b>₹150/-</b>	<b>₹1200/-</b>
		<b>In Case of Non-Availability of Any Data / Report (No Match Found)</b>		
		<b>Particulars</b>	<b>Consumer</b>	<b>Commercial</b>
		No data available from Primary Bureau and data available from Secondary Bureau	₹83/- (₹33/- for CIBIL+ ₹50/- for secondary bureau)	₹500/- (For CRIF or Experian)
		Data from Primary Bureau available and no data available from Secondary Bureau	Total ₹100/- (For CIBIL)	₹700/- (For CIBIL)
No data available from Primary and Secondary Bureau	₹33/- (for CIBIL)	No Charges		
<b>Priority Sector Loans up to ₹25000.00: No Charges shall be recovered</b>				
<b>8.2</b>	<b><u>CERSAI Charges</u></b>  (Service Charge for Registration of Equitable Mortgage with Central Registry)	Particular of creation or modification of Security Interest in favour of secured creditor	For creation and for any subsequent modification of security interest in favour of a secured creditor for a loan: 1) Upto ₹ 5 lac - ₹ 50.00 2) Above ₹ 5 lac- ₹100.00	
		Any application for information recorded / maintained in the Register by any person	₹10.00	
		Satisfaction or Correction of any existing security interest	Nil	
		Any application for condonation of delay up to 30 days	1. In case of creation of security interest for a loan up to ₹5.00 lac : Not exceeding ₹500.00 2. In case of creation of security interest for a loan above ₹5.00 lac : Not exceeding ₹1000.00	
<b>8.3</b>	For Opening / Operating TRA / Escrow Account	<b>Credit Limit from our Bank</b>	<b>Fee</b>	
		Up to ₹ 5.00 Cr	₹1.00 Lac p.a.	
		Above ₹ 5.00 to ₹ 10.00 Cr	₹2.00 Lac p.a.	
		Above 10.00 Cr	₹5.00 Lac p.a.	



8.4	Registration of Power of Attorney	₹ 500.00 per reference				
8.5	Charges for supplying of copy of documents to the borrower	<ul style="list-style-type: none"> <li>✓ Govt. Sponsored Schemes - NIL</li> <li>✓ Priority Sector Advances up to ₹ 25000.00 – NIL</li> <li>✓ Up to ₹ 100.00 Lac - ₹ 500.00</li> <li>✓ Over ₹ 100.00 Lac - ₹ 1000.00 plus actual charges.</li> </ul>				
8.6	Providing credit information /opinion including introduction in case of borrowal accounts if provided on request of the borrower	₹1000.00 per occasion				
8.7	Registration/ Modification / Satisfaction of charges with ROC	₹ 500.00 plus actual out of pocket expenses.				
8.8	Project Appraisal Charges	Nil				
8.6	Service charges (process fee, upfront fee, documentation charges, commitment charges, Inspection charges etc.) under schematic lending/ Retail scheme:	<u>As per respective scheme</u>				
8.7	Processing charges/ upfront charges /inspection charges etc. for advances to Employees or Ex-employees of our Bank	NIL for employees or for Ex-employees of the Bank provided the loan is not for business purpose. In case of business purpose, 50% of usual charges are to be levied.				
8.8	Pre-Payment / Fore Closure of Loan in case of Take Over i.e. Loan is prepaid by the <b>non-individual borrower</b> for shifting to other Bank/FI	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">In case a term loan</td> <td>Onetime pre-payment charges of 2% of the total outstanding balance</td> </tr> <tr> <td>In case a Working Capital</td> <td>Onetime pre-payment charges of 2% of the total sanctioned limit shall be levied.</td> </tr> </table> <p>Pre payment / Fore Closure charges for Term Loan / Working Capital in case of take over from our Bank to other Bank / FIs shall not be applicable for Micro and Small Enterprises in the following cases:</p> <ul style="list-style-type: none"> <li>✓ Prepayment of fixed rate loans up to ₹50.00 lakh</li> <li>✓ Prepayment of floating rate loans irrespective of the loan amount.</li> </ul>	In case a term loan	Onetime pre-payment charges of 2% of the total outstanding balance	In case a Working Capital	Onetime pre-payment charges of 2% of the total sanctioned limit shall be levied.
In case a term loan	Onetime pre-payment charges of 2% of the total outstanding balance					
In case a Working Capital	Onetime pre-payment charges of 2% of the total sanctioned limit shall be levied.					





8.9	Concession amount to be recovered in case of takeover of the account	In case of account is being taken over by the other bank / FI, in addition to levying pre payment charges, all the concession / relaxation / waiver in the service charge, ROI etc. granted since last sanction / review/ renewal of the facility or sanction accepted by the borrower with such clause, whichever is earlier, in the account shall be withdrawn and respective amount shall be recovered from the borrower. The same clause shall invariably be incorporated in the sanction letter & acceptance of borrower in this regard shall be obtained & kept on regard.
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9. As regards Purchase/Discount of Cheque / Clean bills which are sent in clearing or collection, collection charges will be levied as already fixed by the Bank. In such cases, interest as applicable for clean loan/overdraft will be charged.

In case the borrower is already enjoying Working Capital facilities in the shape of Documentary Demand / Usance Bill Discounting, interest shall be charged at the rate at which facilities are sanctioned in addition to stipulated collection charges.

Note:

- ✓ ALL THE SERVICE CHARGES ARE EXCLUSIVE OF ALL TAXES (e.g. GOODS AND SERVICE TAX). ACCORDINGLY, ALL TAXES, AS APPLICABLE, AT PREVAILING RATES ARE TO BE CHARGED ADDITIONALLY
- ✓ All out-of-pocket expenses actually incurred should invariably be recovered from the borrower.

