



SERVICE CHARGES PERTAINING TO LOANS AND ADVANCES		
S. No.	PARTICULARS	SERVICE CHARGES
1. LETTER OF CREDIT		
1.1	Usance Charges	
1.1.1	For bills up to 7 days sight	₹200.00 Plus 0.25% of the LC amount subject to minimum of ₹750.00 per LC
1.1.2	For bills over 7 days and up to 3 months sight	₹200.00 Plus 0.50% per quarter or part thereof subject to minimum of ₹750.00 per LC
1.1.3	For bills over 3 months sight	₹200.00 Plus 0.50% for first 3 months Plus 0.25% per month or part thereof in excess of 3 months subject to minimum of ₹750.00 per LC
1.1.4	Commitment charges for the period of liability	1.20 % per annum with a minimum period of one month or part thereof at the rate of 0.10%. Minimum charges ₹750.00 per LC.
1.1.5	Postage / out of pocket expenses	Actual expenses to be recovered
1.1.6	Amendment charges for extension of validity period	1.20% per annum with a minimum period of one month or part thereof at the rate of 0.10%. Minimum charges ₹750.00 per LC.
1.1.7	Amendment charges for enhancement in value of LC	1.20% per annum (of the enhanced portion) with a minimum period of one month or part thereof at the rate of 0.10%. Minimum charges ₹750 per LC.
1.1.8	Charges for any amendment other than extension in validity and value of LC	₹750.00 each time an amendment is affected.
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, Usance and commitment charges detailed as above subject to a minimum of ₹750.00
1.4	Advising of LC charges	0.05 % subject to minimum of ₹750.00 and maximum of ₹5000.00

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S. No.	PARTICULARS	SERVICE CHARGES
1.5	Charges for confirmation of LC	₹750.00 plus Usance Charges plus Commitment 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	<p><u>FOR BILLS UPTO ₹10.00 Lacs</u></p> <p>Flat Charges of ₹1000.00 per bill plus interest at applicable rate to be recovered from the date of negotiation to the date of reimbursement of the funds to the bank.</p> <p><u>FOR BILLS ABOVE ₹10.00 Lacs</u></p> <p>Flat minimum charges of ₹2000.00 per bill plus interest at applicable rate to be recovered from the date of negotiation to the date of reimbursement. 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 negotiating the amount with the borrower.</p> <p>Actual out of pocket expenses shall also be recovered in all cases.</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	
1.8	Charges for giving guarantee 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.
1.9	Attestation Charges for Certificates / Commercial Invoices	₹50.00 per invoice. Min ₹100.00 on each occasion.
1.10	Redemption of securities	₹250.00 plus actual out of pocket expenses

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S. No.	PARTICULARS	SERVICE CHARGES		
2. <u>GUARANTEE</u>				
2.1	Bank Guarantees	Level of Margin by way of Bank's own Deposits (Eligible Collateral)	Performance Guarantees	Financial 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.
		➤ Minimum one quarter commission is chargeable and for part of a quarter, commission for full quarter shall be recovered.		
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	Additional commission <ul style="list-style-type: none"> • At the rate applicable at the time of extension of guarantee • for the extended period only • minimum charges for one quarter to be recovered 		

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S. No.	PARTICULARS	SERVICE CHARGES	
2.5	Refund on cancellation of guarantee	<ul style="list-style-type: none"> • Commission to be refunded will be for full unexpired quarters only. • However, Branch should recover commission for a minimum of two quarters. 	
2.6	Remittance charges to be levied under DPG / Co acceptances issued by the Bank.	No charges	
	<p>Notes:</p> <ol style="list-style-type: none"> 1. 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). 2. 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. 3. 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). 		
	3. <u>LETTER OF COMFORT</u>		
3.1	Letter of Comfort (Fresh/Renewal)	Level of Margin by way of Bank's own Deposits (Eligible Financial Collateral)	Letter of Comfort
		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.	

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S. No.	PARTICULARS	SERVICE CHARGES
	4. <u>PROCESSING FEE, DOCUMENTATION CHARGES, UPFRONT FEE & COMMITMENT CHARGES</u>	
4.1	<u>PROCESSING FEE (INCLUDING AGRICULTURE LOANS BUT EXCLUDING LENDING UNDER RETAIL SCHEMES)</u>	
4.1.1	FOR FUND BASED / NON FUND BASED LIMITS	
	Up to ₹25000.00	NIL
	Above ₹ 25000.00 up to ₹2.00 Lacs	₹400.00
	Above ₹2.00 Lacs up to ₹10.00 Lacs	₹300.00 per lac or part thereof
	Above ₹10.00 lacs Up to ₹1.00 Crore	₹300.00 per lac subject to minimum of ₹3500.00
	Above ₹1.00 Crore	₹300.00 per lac subject to minimum of ₹35000.00 & maximum of ₹25.00 Lacs
	<p>The process fee and other service charges (except legal charges) up to ₹3.00 Lac for short term Crop loan in OGC and OKGC have been waived as per Government guidelines.</p> <p>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.</p> <p>No processing fee (including upfront fee and processing fee for review of term loan) is to be charged in case of fresh/enhancement/renewal/adhoc/short review for credit limits (including Fund Based and Non Fund based) upto ₹5 Lacs to MSE borrowers. The normal processing fee as applicable to all the borrowers shall be charged for credit limits above ₹5 Lacs to MSE borrowers.</p>	
4.1.1(A)	Process fee and inspection fee on BG issued on 100% Cash Margin/ Bank deposit.	NIL
4.1.1.1	For enhancement / renewal of limits	As per normal rates above and pro rata for the relevant period so as to coincide with the expiry date of original limit.

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4.1.1.2	In case of gap between expiry date of original facility and its actual renewal with or without enhancement	i.) 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. ii.) In case the facility is being kept in abeyance during the period, no charges are to be levied.
4.1.1.3	Adhoc Sanction/ Temporary Limits	150% of normal charges on the amount of Adhoc / Temporary Limit is to be charged for the period for which the Adhoc Sanction/Temporary limit has been permitted besides additional interest @1% per annum
4.1.1.4	Review of Limits/Extension of validity of sanction / Short review	<p>Pro-rata process fee on the amount of Limit is to be charged for the period for which the limit has been permitted. However following guidelines shall be followed for agriculture advances:</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> <p>For Agriculture advances up to ₹3.00 Lacs the process fee has been waived as per Government guidelines.</p> <p>No processing fee (including upfront fee and processing fee for review of term loan) is to be charged in case of fresh/enhancement/renewal/adhoc/short review for credit limits (including Fund Based and Non Fund based) upto ₹5 Lacs to MSE borrowers. The normal processing fee as applicable to all the borrowers shall be charged for credit limits above ₹5 Lacs to MSE borrowers.</p>

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S. No.	PARTICULARS	SERVICE 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 under CDR	As per guidelines issued by CDR Cell from time to time										
4.1.1.7	Processing Charges for advances against Deposits / Specified securities (LIP / NSCs etc) other than retail Schemes.	<p>BANK DEPOSITS -- NIL</p> <p>SPECIFIED SECURITIES:</p> <p>I. DEMAND LOAN: 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. OVER DRAFT: 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. Replacement / exchange of security: Handling charges @ ₹15.00 per security certificate subject to a min of ₹100.00 per transaction.</p> <p>IV. Redemption of Securities (other than Banks own deposit receipts): Actual expenses plus ₹10.00 per security certificate subject to minimum of ₹100.00 per due date.</p> <p>V. If Bank Deposit/ specified securities are accepted as Collateral Security: Flat ₹100.00 to be charged for marking of lien on such securities.</p>										
4.1.1.8	Charges for amendments/modifications of sanction terms (per reference)	<table border="1"> <thead> <tr> <th>Limits</th> <th>Amount per reference</th> </tr> </thead> <tbody> <tr> <td>Up to ₹1.00 Crore</td> <td>₹7500.00</td> </tr> <tr> <td>Above ₹1.00 Crore to ₹5.00 Crore</td> <td>₹10000.00</td> </tr> <tr> <td>Above ₹5.00 Crore to ₹50 Crore</td> <td>₹25000.00</td> </tr> <tr> <td>Above ₹50.00 Crore</td> <td>₹50000.00</td> </tr> </tbody> </table>	Limits	Amount per reference	Up to ₹1.00 Crore	₹7500.00	Above ₹1.00 Crore to ₹5.00 Crore	₹10000.00	Above ₹5.00 Crore to ₹50 Crore	₹25000.00	Above ₹50.00 Crore	₹50000.00
Limits	Amount per reference											
Up to ₹1.00 Crore	₹7500.00											
Above ₹1.00 Crore to ₹5.00 Crore	₹10000.00											
Above ₹5.00 Crore to ₹50 Crore	₹25000.00											
Above ₹50.00 Crore	₹50000.00											

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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	A flat charge of ₹5000.00 is to be levied at the time of issuing NOC in respect of all accounts having credit limits of ₹5.00 Crore and above.	
4.1.1.10	TUF application Processing Fee	<ul style="list-style-type: none"> • ₹1000.00 upto Loan amount of ₹1.00 Crore • ₹2500.00 for Loan amount above ₹1.00 Crore 	
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><u>NON-PRIORITY SECTOR</u> : ₹500.00 Per certificate</p> <p><u>PRIORITY SECTOR</u> : ₹50.00 Per Certificate</p>	
4.1.1.12	Issuance of Solvency Certificate	Amount of Solvency Certificate	
		Charges	
		Upto ₹5.00 Lacs	₹1000.00
		Above ₹5.00 lacs to ₹10.00 Lacs	₹2000.00
		Above ₹10.00 Lacs to ₹25.00 Lacs	₹2500.00
		Above ₹25.00 Lacs to ₹50.00 Lacs	₹5000.00
		Above ₹50.00 Lacs to ₹1.00 Crore	₹15000.00
Above ₹1.00 Crore	₹25000.00		

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S. No.	PARTICULARS	SERVICE CHARGES
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 A) For credit limits (Fund based + Non Fund based) up to ₹1.00 Crore	Process fee is charged after the sanction of the credit facility and in case of disbursement only.
	B) For credit limits (Fund based + Non Fund based) above ₹1.00 Crore	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 before disbursement. This should be made clear to the borrower at the time of accepting loan application.
4.1.2	Processing charges For Non-Fund based limit	100% of the charges applicable to fund based limits.
4.1.3	Processing fee for Term Loans	NIL--- as upfront fee is to be charged as mentioned in clause no 4.3.1 to 4.3.3
4.1.4	Accounts under Consortium where our Bank is Lead Bank.	<ul style="list-style-type: none"> ✓ Consortium limit upto ₹50.00 Crore: at the rate of 0.30% with a minimum of ₹5.00 Lacs ✓ Consortium limit above ₹50.00 Crore : at the rate of 0.25% with a minimum of ₹15.00 Lacs and maximum of ₹50.00 Lacs <p>(These charges are the lead bank charges. Normal process / upfront fee is to be recovered separately)</p>

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S. No.	PARTICULARS	SERVICE CHARGES														
4.2		<u>DOCUMENTATION CHARGES</u>														
4.2.1	Documentation charges including priority Sector (Fund Based)/ (Non Fund Based))	<table border="1"> <thead> <tr> <th>Limit</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Up to ₹2.00 Lacs</td> <td>Nil</td> </tr> <tr> <td>Over ₹2.00 Lacs to ₹10.00 Lacs</td> <td>₹2500.00</td> </tr> <tr> <td>Over ₹10.00 Lacs to ₹25.00 Lacs</td> <td>₹5000.00</td> </tr> <tr> <td>Over ₹25.00 Lacs to ₹50.00 Lacs</td> <td>₹10000.00</td> </tr> <tr> <td>Over ₹50.00 Lacs to ₹100.00 Lacs</td> <td>₹15000.00</td> </tr> <tr> <td>Over ₹100.00 Lacs</td> <td>₹20000.00</td> </tr> </tbody> </table> <p>For Agriculture advances up to ₹10.00 Lacs there will be no Documentation charges. In case of enhancement of the facility, Documentation Charges shall be levied on enhanced portion only.</p>	Limit	Amount	Up to ₹2.00 Lacs	Nil	Over ₹2.00 Lacs to ₹10.00 Lacs	₹2500.00	Over ₹10.00 Lacs to ₹25.00 Lacs	₹5000.00	Over ₹25.00 Lacs to ₹50.00 Lacs	₹10000.00	Over ₹50.00 Lacs to ₹100.00 Lacs	₹15000.00	Over ₹100.00 Lacs	₹20000.00
Limit	Amount															
Up to ₹2.00 Lacs	Nil															
Over ₹2.00 Lacs to ₹10.00 Lacs	₹2500.00															
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Over ₹50.00 Lacs to ₹100.00 Lacs	₹15000.00															
Over ₹100.00 Lacs	₹20000.00															
4.2.2	Documentation charges on demand loan or OD limit against Bank's own deposit/ NSC/ LIP etc.	NIL														
4.2.3	Documentation charges on lending under Retail Schemes.	As per respective Retail Scheme														
4.2.4	Documentation charges on Renewal / Review of limits	NIL														
4.2.5	Charges for supplying of copy of documents to the borrower	<ul style="list-style-type: none"> ✓ Up to ₹100.00 Lacs (other than Govt. sponsored Schemes or Priority Sector Advances up to ₹25000.00)- ₹500.00 ✓ Over ₹100.00 Lacs - ₹1000.00 plus actual charges. ✓ Govt. sponsored Schemes or Priority Sector Advances up to ₹25000.00 – NIL 														

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4.2.6	Providing credit information / opinion including introduction in case of borrowal accounts if provided on request of the borrower	₹1000.00 per occasion.
4.2.7	Registration / Modification / Satisfaction of charges with ROC	₹500.00 plus actual out of pocket expenses.
4.3	<u>UPFRONT FEE FOR FRESH TERM LOANS AND PROCESS FEE FOR RENEWAL/ REVIEW OF TERM LOANS</u>	
4.3.1	Upfront fee for Term Loan except Agricultural Advances / MSME / Export Loans / other Priority Sector Advances / Housing Loan Scheme	Flat 1% of the Term Loan / Short Term Loans and Demand loans. However, the maximum upfront fee shall be ₹50.00 lacs (₹75.00 Lacs for Real Estate Advances).
4.3.2	Upfront fee for Term Loan under Agricultural Advances / MSME / other Priority Sector Advances / to Export Oriented Unit	0.50% of term loan subject to a maximum ceiling of ₹25.00 Lacs. (For Agriculture advances up to ₹3.00 lacs the process fee has been waived as per Government guidelines. No processing fee (including upfront fee and processing fee for review of term loan) is to be charged in case of fresh/enhancement/renewal/adhoc/short review for credit limits (including Fund Based and Non Fund based) upto ₹5 Lacs to MSE borrowers. The normal processing fee as applicable to all the borrowers shall be charged for credit limits above ₹5 Lacs to MSE borrowers.

SERVICE CHARGES PERTAINING TO LOANS AND ADVANCES

S. No.	PARTICULARS	SERVICE CHARGES	
		Limit	Amount
4.3.3	Processing Fee for Term Loan at the time of Review	Up to ₹25000.00	Nil
		Above ₹25000.00 & up to ₹2.00 Lacs	₹100.00 flat
		Above ₹2.00 Lacs & up to ₹10.00 Lacs	₹500.00 flat
		Above ₹10.00 Lacs	₹75.00 per lac on outstanding balance subject to minimum of ₹1000.00 and maximum of ₹3.00 Lacs.
	<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.</p> <p>➤ Normal process fee at the time of renewal/enhancement of working capital limits, as per prevailing rates, would be levied.</p> <p>➤ The service charges for retail loans shall be as prescribed under the respective scheme.</p> <p>No processing fee (including upfront fee and processing fee for review of term loan) is to be charged in case of fresh/enhancement/renewal/adhoc/short review for credit limits (including Fund Based and Non Fund based) upto ₹5 Lacs to MSE borrowers. The normal processing fee as applicable to all the borrowers shall be charged for credit limits above ₹5 Lacs to MSE borrowers.</p>		

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4.3.4	Upfront fee on Term loans not covered under 4.3.1 and 4.3.2 above.	Upfront fee at the rate as mentioned in Clause 4.1.1 will be charged.
4.3.5	Process of recovery of upfront fee A) For credit limits (Fund based + Non Fund based) up to ₹1.00 Crore	Upfront fee is charged after the sanction of the credit facility and in case of disbursement only.
	B) For credit limits (Fund based + Non Fund based) above ₹1.00 Crore	50% of the applicable upfront 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 before disbursement. This should be made clear to the borrower at the time of accepting loan application.
4.3.6	Upfront fee in case of limit sanctioned by way of WCTL/ FITL while restructuring the account	No upfront / process fee to be recovered on WCTL/ FITL carved out of existing limits.
4.4	<u>COMMITMENT CHARGES ON CREDIT FACILITIES GRANTED BY THE BANK</u>	
4.4.1	a) Working Capital Limits	<ul style="list-style-type: none"> ✓ For WC - fund based limits of ₹5.00 Crore and above with utilization level less than 70% at the rate of 0.50% p.a. of unavailed limits. ✓ To be levied quarterly on average unavailed amount. (with reference to operative limits fixed on the basis of Stock Statement / QIS / FRR statement or monthly cash budget / C1, C2.)
	b) Term Loan over ₹10.00 Crore	<ul style="list-style-type: none"> ✓ For Term Loan of over ₹10.00 Crore with utilization level less than 50% at the rate of 0.25% p.a. of unavailed portion. ✓ Utilisation level in relation to short draws as per draw down schedule. ✓ Commitment charges shall be levied on quarterly basis.

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4.4.2	Exempted cases for levying commitment charges.	The commitment charges shall not be levied on the following limits: <ul style="list-style-type: none"> i. WC - fund based limits of less than ₹5.00 Crore ii. Term Loan upto ₹10.00 Crore iii. Working capital limits sanctioned to sick / weak units 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. v. Inland bill limits extended by way of bills purchased / discounted or overdraft / cash credit limit / sub-limit against bills for collection. vi. Credit limits granted to commercial banks, financial institutions and co-operative banks including land development banks.
4.4.3	Registration of Power of Attorney	₹500.00 per reference
4.4.4	Project appraisal charges	<ul style="list-style-type: none"> ✓ Project Cost upto ₹25.00 Crore - 1% of project cost minimum ₹10.00 Lacs maximum ₹25.00 Lacs ✓ Project Cost Above ₹25.00 Crore but up to ₹50.00 Crore - 0.75% of project cost minimum ₹25.00 Lacs & maximum ₹37.50 Lacs ✓ Project Cost Above ₹50.00 Crore but up to ₹100.00 Crore - 0.50% of project cost minimum ₹37.50 Lacs & maximum ₹50.00 Lacs ✓ Project Cost Above ₹100.00 Crore - minimum ₹50.00 Lacs & maximum is negotiable.

SERVICE CHARGES PERTAINING TO LOANS AND ADVANCES		
S. No.	PARTICULARS	SERVICE CHARGES
5. <u>INSPECTION CHARGES (VISIT TO THE UNIT)</u>		
For General & Agriculture Advances		
5.1	For Limits up to ₹25000.00	NIL
5.2	Limit above ₹25000.00 up to ₹ 50000.00	<ul style="list-style-type: none"> • For General: ₹200.00 per inspection • For Agriculture: Nil
5.3	Limits above ₹50000.00 up to ₹1.00 Lac	<ul style="list-style-type: none"> • For General: ₹300.00 per inspection • For Agriculture: Nil
5.4	Limits above ₹1.00 Lac up to ₹10.00 Lacs	<ul style="list-style-type: none"> • For General: ₹750.00 per inspection subject to a maximum of ₹3000.00 per year • For Agriculture: Nil upto ₹3.00 Lacs and a flat charge of ₹500.00 for more than ₹3.00 Lacs.
5.5	Limits above ₹10.00 Lacs up to ₹100.00 Lacs	<ul style="list-style-type: none"> • For General: ₹1000.00 per inspection subject to a maximum of ₹5000.00 per year • For Agriculture: ₹500.00
5.6	Limits above ₹100.00 Lacs	<ul style="list-style-type: none"> • For General: ₹1500.00 per inspection subject to a maximum of ₹12000.00 per year • For Agriculture: ₹500.00
5.7	Inspection charges to be levied on advances granted under consortium arrangement	Inspection charges in such cases are to be levied as per decision taken in the consortium meeting. However, if there is no decision in consortium meeting in respect of inspection charges, these are to be levied as mentioned at Para 5.6
6.	Service charges & Inspection charges for schematic lending	As per respective scheme
7.	Process fee for other Retail Schemes	As per respective scheme
8.	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.

SERVICE CHARGES PERTAINING TO LOANS AND ADVANCES

S. No.	PARTICULARS	SERVICE CHARGES	
9.	Service Charge for CIBIL Report	<ul style="list-style-type: none"> • Consumer CIR along with Combo Score : ₹62.00 • In case of non-availability of any Data / Report (no match found) for a Person under Consumer Segment : ₹33.00 • Commercial CIR : ₹700.00 • In case of non-availability of any Data / Report (no match found) under Commercial Segment : No Charges 	
10.	Service Charge for Registration of Equitable Mortgage with Central Registry	Particulars of creation or modification of Security Interest in favour of secured creditors	For creation and for any subsequent modification of security interest in favour of a secured creditor for a loan 1) Upto ₹5 Lacs - ₹250.00 2) Above ₹5 lacs- ₹500.00
		Particulars of securitization or reconstruction of financial assets	₹1000.00
		Particulars of satisfaction of securitization or reconstruction transactions	₹250.00
		Any application for information recorded / maintained in the Register by any person	₹50.00
		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 Lacs : Not exceeding ₹2500.00 2. In case of creation of security interest for a loan above ₹5.00 Lacs : Not exceeding ₹5000.00

11. As regards Purchase / Discount of Cheques / 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 Bull Discounting, interest shall be charged at the rate at which facilities are sanctioned in addition to stipulated collection charges.

Note:

ALL THE SERVICES CHARGES ARE EXCLUSIVE OF SERVICE TAX & EDUCATION CESS. ACCORDINGLY, SERVICE TAX, EDUCATION CESS AND ANY OTHER TAXES ARE TO BE RECOVERED AT PREVAILING RATE.