

ओरियन्टल बैंक ऑफ कॉमर्स
(भारत सरकार का उपक्रम)



ORIENTAL BANK OF COMMERCE
(A GOVERNMENT OF INDIA UNDERTAKING)

DEPARTMENT – RISK MANAGEMENT

SERVICE CHARGES PERTAINING TO LOANS AND ADVANCES W.E.F. 01.02.2018

S. No.	PARTICULARS	SERVICE CHARGES
	1. <u>LETTER OF CREDIT</u>	
1.1	Usance Charges	
1.1.1	For bills up to 7 days sight	Rs. 200.00 Plus 0.25% of the LC amount subject to minimum of Rs. 750.00 per LC
1.1.2	For bills over 7 days and up to 3 months sight	Rs. 200.00 Plus 0.50% per quarter or part thereof subject to minimum of Rs. 750.00 per LC
1.1.3	For bills over 3 months sight	Rs. 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 Rs. 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 Rs. 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 Rs. 750.00 per LC.



SERVICE CHARGES PERTAINING TO LOANS AND ADVANCES W.E.F. 01.02.2018

S. No.	PARTICULARS	SERVICE CHARGES
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 Rs. 750 per LC.
1.1.8	Charges for any amendment other than extension in validity and value of LC	Rs. 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 Rs. 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 Rs. 750.00
1.4	Advising of LC charges	0.05 % subject to minimum of Rs. 750.00 and maximum of Rs. 5000.00
1.5	Charges for confirmation of LC	Rs. 750.00 plus Usance Charges plus Commitment charges.
1.6	Transfer charges for Transferable LC	Rs 1000.00 Flat for each transfer



SERVICE CHARGES PERTAINING TO LOANS AND ADVANCES W.E.F. 01.02.2018

S. No.	PARTICULARS	SERVICE CHARGES	
1.7	Negotiating Charges For bills negotiated / discounted under L/C opened by our Bank or other bank	<p><u>FOR BILLS UPTO RS. 10.00 LACS</u></p> <p>Flat Charges of Rs.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 RS. 10.00 LACS</u></p> <p>Flat minimum charges of Rs.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>	
1.8	<u>Collection of Bills under Inland LC</u> [In line with Circular No HO/CS&P/48/2016-17/951 dated 31.12.2016]		
1.8.1	Collection of local / outstation Inward Bill received under Inland LC	Up to Rs. 5000.00	Rs.100.00 plus out of pocket expenses
		Above Rs. 5000.00 up to Rs. 10000.00	Rs.100.00 plus out of pocket expenses
		Above Rs. 10000.00 up to Rs.100000.00	Rs.10.00 per thousand or part there of minimum Rs.100.00
		Above Rs. 100000.00	Rs.9.00 per thousand or part thereof. Minimum Rs.1000.00 Maximum: Rs.15000.00



SERVICE CHARGES PERTAINING TO LOANS AND ADVANCES W.E.F. 01.02.2018

S. No.	PARTICULARS	SERVICE CHARGES
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.)	Rs.150.00 per instruction
1.8.3	Documents received for collection if required to be delivered free of payment to drawee or to be returned back as unrealized	Normal Collection charges + out of pocket expenses.
1.8.4	Charges for presenting Usance Bill to the Drawee	Rs.100.00 per instrument
	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 Rs 750.00	
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 Rs. 750.00 where payment received under reserve is credited to the beneficiary's account.
1.10	Attestation Charges for Certificates / Commercial Invoices	Rs.50.00 per invoice. Min Rs.100.00 on each occasion.
1.11	Redemption of securities	Nil



SERVICE CHARGES PERTAINING TO LOANS AND ADVANCES W.E.F. 01.02.2018

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
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. • 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. • If guarantee is invoked by the beneficiary, commission charged will not be refunded.
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>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.
		<p>➤ Minimum one quarter commission is chargeable and for part of a quarter, commission for full quarter shall be recovered.</p>	



	4. PROCESSING FEE, DOCUMENTATION CHARGES, UPFRONT FEE & COMMITMENT CHARGES	
4.1	PROCESSING FEE (INCLUDING AGRICULTURE LOANS BUT EXCLUDING LENDING UNDER RETAIL SCHEMES)	
4.1.1	FOR FUND BASED / NON FUND BASED LIMITS	
	Up to Rs. 25000.00	NIL (In case of eligible Priority Sector Loans to SHGs / JLGs, the loan limit of Rs. 25000.00 is applicable per member of the SHGs / JLGs and not to the group as a whole)
	Above Rs. 25000.00 up to Rs. 2.00 lacs	Rs.400.00
	Above Rs. 2.00 lacs up to Rs. 10.00 lacs	Rs.300.00 per lac or part thereof
	Above Rs. 10.00 lacs Up to Rs. 1.00 Crore	Rs.300.00 per lac or part thereof subject to minimum of Rs.3500.00
	Above Rs. 1.00 Crore	Rs.350.00 per lac or part thereof subject to maximum of Rs.50.00 lacs
	<p>The process fee and other service charges (except legal charges) up to Rs. 3.00 Lac for short term Crop loan in OGC and OKGC have been waived as per Government guidelines as already circulated by RD&PS Department vide their circular no. HO/RD&PS /78/2011-12/858 dated 09.03.2012.</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 LC/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. However following guidelines shall be followed for agriculture advances: 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. b.) No processing fee is to be charged in case of review of the limits during the period of validity of sanction. 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.
4.1.1.1A	Revalidation of Sanction	I. For the limit up to Rs.1.00 Crore – Rs. 150.00 per lac or part thereof subject to maximum of Rs. 15000.00 for each revalidation. II. For the limit above Rs.1.00 Crore – Rs. 200.00 per lac or part thereof subject maximum of Rs. 2.50 lac for each revalidation
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/ Over Limits	<ul style="list-style-type: none"> • 150% of normal charges 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. • Additional interest of 1% shall be charged on Adhoc / Over Limit granted.



4.1.1.3A	Process fee on Temporary Overdraft, Occasional Cheque / Bill Purchase (where no regular limit is there) & Withdrawal against Uncleared Instruments / Cheques	NIL
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 Rs. 3.00 lacs the process fee has been waived as per Government guidelines as already circulated by RD&PS Department vide their circular no. HO/RD&PS /78/2011-12/858 dated 09.03.2012.</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>
4.1.1.5	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 @ Rs. 15.00 per security certificate subject to a minimum of Rs. 100.00 at the time of sanction of facility.</p> <p>II. OVER DRAFT: Handling charges @ Rs. 15.00 per security certificate subject to a min of Rs. 100.00 per year at the time of sanction/renewal of facility.</p> <p>III. Replacement / exchange of security: Handling charges @ Rs. 15.00 per security certificate subject to a min of Rs. 100.00 per transaction.</p> <p>IV. Redemption of Securities (other than Banks own deposit receipts): Actual expenses plus Rs. 10.00 per security certificate subject to minimum of Rs. 100.00 per due date.</p> <p>V. If Bank Deposit/ specified securities are accepted as Collateral Security: Flat Rs. 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)	Limits	Amount per reference
		Up to Rs. 1.00 Cr	Rs. 7500.00
		Above Rs. 1.00 Cr to Rs. 5.00 crore	Rs. 10000.00
		Above Rs 5.00 Cr to Rs. 50 crore	Rs. 25000.00
		Above Rs. 50.00 crore	Rs. 50000.00



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.)	Limit		Charge	
		Up to 1.00 Cr		Nil	
		Above Rs. 1.00 Cr to Rs. 5.00 crore		Rs.5000.00 or higher as per the discretion of the Bank.	
		Above Rs 5.00 Cr to Rs. 50 crore		Rs.10000.00 or higher as per the discretion of the Bank.	
		Above Rs. 50.00 crore		Rs.20000.00 or higher as per the discretion of the Bank.	
4.1.1.10	TUF application processing Fee	<ul style="list-style-type: none"> • Rs.1000.00 upto Loan amount of Rs. 1.00 Crore • Rs.2500.00 for Loan amount above Rs. 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> : Rs. 500.00 Per certificate</p> <p><u>PRIORITY SECTOR</u> : Rs. 50.00 Per Certificate</p>			
4.1.1.12	Issuance of solvency certificate	Amount of Solvency Certificate		Charges	
		Upto Rs. 5.00 lacs		Rs. 1000.00	
		Above Rs. 5.00 lacs to Rs. 10.00 lacs		Rs. 2000.00	
		Above Rs. 10.00 lacs to Rs. 25.00 lacs		Rs. 2500.00	
		Above Rs.25.00 lacs to Rs. 1.00 Crore		Rs. 5000.00	
		Above Rs.1.00 Crore to Rs.5.00 Crore		Rs.10000.00	
		Above Rs.5.00 Crore to Rs.10.00 Crore		Rs.15000.00	
		Above Rs.10.00 Crore		Rs.25000.00	
		Further, any additional certificate issued within a period of 3 months of issuance of 1 st 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 Rs.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	<p>Process of recovery of process fee</p> <p>A) For credit limits (Fund based + Non Fund based) up to Rs. 1.00 crore</p>	Process fee is charged after the sanction of the credit facility and in case of acceptance of sanction only.
	B) For credit limits (Fund based + Non Fund based) above Rs. 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 on acceptance of sanction. This should be made clear to the borrower at the time of accepting loan application.
4.1.2	<p>Lead Bank Charges where our Bank is the Leader Bank under Consortium</p> <p>(These charges are the lead bank charges and are to be recovered over and above service charges mentioned hereunder)</p>	<p>✓ Aggregate Funded & Non Funded Limit from the Banking System upto Rs.50.00 Crore : at the rate of 0.30% of the Aggregate Funded & Non Funded Limit from the Banking System with a minimum of Rs.5.00 lacs</p> <p>✓ Aggregate Funded & Non Funded Limit from the Banking System above Rs. 50.00 Crore : at the rate of 0.25% of the Aggregate Funded & Non Funded Limit from the Banking System with a minimum of Rs. 15.00 lacs and maximum of Rs. 50.00 lacs</p>
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.



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 data-bbox="958 252 1576 322">Limit</th> <th data-bbox="1576 252 2033 322">Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="958 322 1576 392">Up to Rs. 2.00 lacs</td> <td data-bbox="1576 322 2033 392">Nil</td> </tr> <tr> <td data-bbox="958 392 1576 462">Over Rs. 2.00 lacs to Rs. 10.00 lacs</td> <td data-bbox="1576 392 2033 462">Rs. 2500.00</td> </tr> <tr> <td data-bbox="958 462 1576 533">Over Rs. 10.00 lacs to Rs. 25.00 lacs</td> <td data-bbox="1576 462 2033 533">Rs. 5000.00</td> </tr> <tr> <td data-bbox="958 533 1576 603">Over Rs. 25.00 lacs to Rs. 50.00 lacs</td> <td data-bbox="1576 533 2033 603">Rs. 15000.00</td> </tr> <tr> <td data-bbox="958 603 1576 673">Over Rs. 50.00 lacs to Rs. 100.00 lacs</td> <td data-bbox="1576 603 2033 673">Rs. 20000.00</td> </tr> <tr> <td data-bbox="958 673 1576 743">Over Rs.100.00 lacs</td> <td data-bbox="1576 673 2033 743">Rs. 30000.00</td> </tr> <tr> <td colspan="2" data-bbox="958 743 2033 909"> <ul style="list-style-type: none"> ➤ For Agriculture advances up to Rs.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. </td> </tr> </tbody> </table>	Limit	Amount	Up to Rs. 2.00 lacs	Nil	Over Rs. 2.00 lacs to Rs. 10.00 lacs	Rs. 2500.00	Over Rs. 10.00 lacs to Rs. 25.00 lacs	Rs. 5000.00	Over Rs. 25.00 lacs to Rs. 50.00 lacs	Rs. 15000.00	Over Rs. 50.00 lacs to Rs. 100.00 lacs	Rs. 20000.00	Over Rs.100.00 lacs	Rs. 30000.00	<ul style="list-style-type: none"> ➤ For Agriculture advances up to Rs.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. 	
Limit	Amount																	
Up to Rs. 2.00 lacs	Nil																	
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Over Rs. 25.00 lacs to Rs. 50.00 lacs	Rs. 15000.00																	
Over Rs. 50.00 lacs to Rs. 100.00 lacs	Rs. 20000.00																	
Over Rs.100.00 lacs	Rs. 30000.00																	
<ul style="list-style-type: none"> ➤ For Agriculture advances up to Rs.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. 																		
4.2.1A	Documentation charges including priority Sector (Fund Based)/ (Non Fund Based)) for Consortium/Multiple Banking accounts	Documentation charges shall be applicable in line with Consortium/Multiple Banking																
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																



4.2.4A	Documentation charges on Adhoc (excluding Over Limit, Occasional Cheque Purchase & Withdrawal against Uncleared Instruments / Cheques)	Limit	Amount
		Up to ₹ 1.00 Cr	₹ 100.00
		Over ₹ 1.00 Cr to ₹ 5.00 Cr	₹ 1000.00
		Above ₹ 5.00 Cr	₹ 5000.00
4.2.5	Charges for supplying of copy of documents to the borrower	<ul style="list-style-type: none"> ✓ Govt. Sponsored Schemes - NIL ✓ Priority Sector Advances up to Rs. 25000.00 – NIL ✓ Up to Rs. 100.00 Lacs - Rs. 500.00 ✓ Over Rs. 100.00 Lacs - Rs. 1000.00 plus actual charges. 	
4.2.6	Providing credit information / opinion including introduction in case of borrowal accounts if provided on request of the borrower	Rs.1000.00 per occasion.	
4.2.7	Registration / Modification / Satisfaction of charges with ROC	Rs. 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 Rs.50.00 lacs (Rs. 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	<p>0.50% of term loan subject to a maximum ceiling of Rs. 25.00 lacs.</p> <p>(For Agriculture advances up to Rs. 3.00 lacs the process fee has been waived as per Government guidelines as already circulated by RD&PS Department vide their circular no. HO/RD&PS / 78 / 2011-12 / 858 dated 09.03.2012.)</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>



4.3.3	Processing Fee for Term Loan at the time of Review	Limit	Amount
		Up to Rs. 25000.00	Nil
		Above Rs. 25000.00 & up to Rs. 2.00 lacs	Rs.100.00 flat
		Above Rs. 2.00 lacs & up to Rs. 10.00 lacs	Rs.500.00 flat
		Above Rs. 10.00 lacs	Rs.100.00 per lac or part thereof on outstanding balance subject to minimum of Rs.2000.00 and maximum of Rs.4.00 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.</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>			



4.3.4	Upfront fee for conveying NBG approval	Upfront fee of Rs.10000.00 shall be recovered from the applicants/borrowers in all cases where NBG approval is conveyed (Other than cases of syndication) 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.
4.3.5	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.
4.3.6	Process of recovery of upfront fee A) For credit limits (Fund based + Non Fund based) up to Rs. 1.00 crore	Upfront fee is charged after the sanction of the credit facility and in case of acceptance of sanction only.
	B) For credit limits (Fund based + Non Fund based) above Rs. 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 on acceptance of sanction. This should be made clear to the borrower at the time of accepting loan application.
4.3.7	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
4.3.8	Upfront fee / process fee at the time of review / documentation charges in case of eligible priority sector loans to SHGs / JLGs if the loan limit is up to Rs. 25000.00 per member of the SHGs / JLGs	NIL (In case of eligible Priority Sector Loans to SHGs / JLGs, no charge shall be levied if the loan limit is up to Rs. 25000.00 per member of the SHGs / JLGs irrespective of loan limit of the group as a whole)



4.4	<u>COMMITMENT CHARGES ON CREDIT FACILITIES GRANTED BY THE BANK</u>									
4.4.1	a) Working Capital Limits	<p>For WC - fund based limits of Rs. 5.00 crore and above</p> <table border="1" data-bbox="949 300 2051 520"> <thead> <tr> <th data-bbox="949 300 1507 352">Utilization Level</th> <th data-bbox="1507 300 2051 352">Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="949 352 1507 405">Less than 50%</td> <td data-bbox="1507 352 2051 405">0.75% p.a.</td> </tr> <tr> <td data-bbox="949 405 1507 458">50% to less than 75%</td> <td data-bbox="1507 405 2051 458">0.50% p.a.</td> </tr> <tr> <td data-bbox="949 458 1507 520">Above 75%</td> <td data-bbox="1507 458 2051 520">NIL</td> </tr> </tbody> </table> <p>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.).</p>	Utilization Level	Charges	Less than 50%	0.75% p.a.	50% to less than 75%	0.50% p.a.	Above 75%	NIL
Utilization Level	Charges									
Less than 50%	0.75% p.a.									
50% to less than 75%	0.50% p.a.									
Above 75%	NIL									
	b) Term Loan over Rs 10.00 Crore	<ul style="list-style-type: none"> ✓ For Term Loan of over Rs.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. 								
4.4.2	Exempted cases for levying commitment charges.	<p>The commitment charges shall not be levied on the following limits:</p> <ul style="list-style-type: none"> i. WC - fund based limits of less than Rs. 5.00 crore ii. Term Loan upto Rs. 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	Rs. 500.00 per reference	
4.4.4	Project appraisal charges	NIL	
4.4.5	Charges for TEV study undertaken Internally	Project Cost	Charges/ Fees
	When TEV Study is strictly carried out for our Bank's internal use and TEV report is not shared with customer.	Project cost upto Rs.15.00 Crore	Rs.1.00 Lac
		Over Rs.15.00 Crore and upto Rs. 300.00 Crore	0.05% of project cost, with Minimum of Rs. 2.00 Lac
	When TEV Study is carried out internally and TEV report is shared with customer.	Project cost upto Rs.15.00 Crore	Rs.3.00 Lac
Over Rs. 15.00 Crore and upto Rs. 300.00 Crore		0.15% of project cost, with Minimum of Rs. 5.00 Lac & Maximum Rs. 30.00 Lac	
4.4.6	Waiver of TEV	Min. ₹ 1.00 Lac per waiver	
4.4.7	Pre Payment / Fore Closure for Term Loan in case of Take Over (Loan other than Individual Name)	In case a term loan is prepaid by the borrower for shifting to other Bank/FI, onetime pre-payment charges of 2% of the total outstanding balance shall be levied.	
4.4.8	Pre Payment/Fore Closure for Working Capital in case of Take Over (Loan other than Individual Name)	In case a Working Capital Loan is prepaid by the borrower for shifting to other Bank / FI, onetime pre-payment charges of 2% of the total sanctioned limit shall be levied.	
4.4.9	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, rate of interest etc. granted since sanction 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 and acceptance of borrower in this regard shall be obtained & kept on record.	



4.4.10	For Opening / Operating TRA / Escrow Account	Credit Limit from our Bank	Fee
		Up to Rs. 5.00 Cr	Rs.1.00 Lac p.a.
		Above Rs. 5.00 to Rs. 10.00 Cr	Rs.2.00 Lac p.a.
		Above 10.00 Cr	Rs.5.00 Lac p.a.
5. <u>INSPECTION CHARGES (VISIT TO THE UNIT)</u>			
For General & Agriculture Advances			
5.1	For Limits up to Rs. 25000.00	NIL	
5.2	Limit above Rs. 25000.00 up to Rs. 50000.00	<ul style="list-style-type: none"> • For General: Rs. 200.00 per inspection • For Agriculture: Nil 	
5.3	Limits above Rs. 50000.00 up to Rs. 1.00 lac	<ul style="list-style-type: none"> • For General: Rs. 300.00 per inspection • For Agriculture: Nil 	
5.4	Limits above Rs. 1.00 lac up to Rs. 10.00 lac	<ul style="list-style-type: none"> • For General: Rs. 750.00 per inspection subject to a maximum of Rs. 3000.00 per year • For Agriculture: Nil upto Rs. 3.00 lacs and a flat charge of Rs. 500.00 per anum for more than Rs. 3.00 lacs. 	
5.5	Limits above Rs. 10.00 lac up to Rs. 100.00 lacs	<ul style="list-style-type: none"> • For General: Rs.1000.00 per inspection subject to a maximum of Rs. 5000.00 per year • For Agriculture: Rs. 500.00 per anum 	
5.6	Limits above Rs. 100.00 lacs	<ul style="list-style-type: none"> • For General: Rs. 3000.00 per inspection subject to a maximum of Rs. 15000.00 per year • For Agriculture: Rs. 500.00 per anum 	
5.7	Inspection charges to be levied on advances granted under consortium arrangement	Inspection charges in the 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 (process fee, upfront fee, documentation charges, commitment charges, Inspection charges etc.) for schematic lending including Home Loan and Retail scheme	As per respective scheme
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.	Service Charge for CIBIL Report	<ul style="list-style-type: none"> • Consumer CIR along with Combo Score : Rs. 62.00 • In case of non-availability of any Data / Report (no match found) for a Person under Consumer Segment : Rs. 33.00 • Commercial CIR : Rs.700.00 • In case of non-availability of any Data / Report (no match found) under Commercial Segment : No Charges



9.	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 Rs. 5 lac - Rs. 50.00 2) Above Rs. 5 lac- Rs. 100.00
		Any application for information recorded / maintained in the Register by any person	Rs.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 Rs.5.00 lac : Not exceeding Rs.500.00 2. In case of creation of security interest for a loan above Rs.5.00 lac : Not exceeding Rs.1000.00

10. Service charges for Export / Import Letter of Credit, Bank Guarantee and Letter of Comfort or any other forex instruments/ products shall be guided by guidelines issued by International Banking Division from time to time.

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 SERVICE CHARGES ARE EXCLUSIVE OF ALL TAXES (eg. GOODS AND SERVICE TAX).
ACCORDINGLY, ALL TAXES, AS APPLICABLE, AT PREVAILING RATES ARE TO BE CHARGED ADDITIONALLY.**

