

Annexure: Service Charge

Parameters	Service Charge on Credit facility
Bank Guarantee (Charges & Commission)	<p><u>Service Charges:</u> Up to 2 lakh-0.25% GST, Min Rs. 500/- 2.00 Lakh to 100 Lakh- 0.15%+GST, Min Rs.1000/- More than 100 Lakh 0.10% GST, Min Rs. 25000/-Maximum Rs. 5.00 lakh.</p> <p><u>Guarantee Commission:</u> (i) Performance Guarantee: Rs. 150/- +0.50% per quarter or part thereof for the guarantee amt-min for 6 months (ii) Other than Performance Guarantee: Rs. 150/- +0.75% per quarter or part thereof for guarantee amt min for 6 months (iii) Guarantee against 100% Cash Margin/FDRs Rs. 150/- +25% of the commission amt as mentioned above, min for 6 months.</p>
Inland (Charges L/C & Commission)	<p>1. Unified charges (Commitment + Usance) -Sight LCs and up to 30 days usance: 0.70% -Beyond 30 days usance: 0.20% (The period is to be calculated from the date of opening of LC to the last date of its validity +usance period of bill and part of a month should be construed as a completed month)</p> <p>2. Commitment Charges: Rs. 5000/- min</p> <p>3. Extension/Amendment of LC Rs. 500/- per amendment+ as above.</p> <p>4. Enhancement of the value of LC shall be recovered for the additional amount, on the outstanding liability under the LC. as stated above</p> <p>5. Discrepancy fee: 0.15% min. Rs. 500/- Max. Rs.10000/</p> <p>6. Revolving Letter of Credit: as above</p> <p><u>Note:</u> (a) Charges are to be recovered when a LC is opened or amended and no refund may be allowed in any circumstances whatsoever, whether a credit is cancelled, is only partly availed of or expired wholly unavailed of. (b) Telex/Fax and cable charges shall be recovered additionally. (c) While issuing a stand by LC, service charges equivalent to commission on Financial or Performance Guarantee be recovered, according to the nature of the guarantee provided by the standby LC</p> <p>7. Advising LCs (only where LC opening and advising banks are different): Rs. 500/-.</p> <p>8. Confirmation of LC (only where LC opening Bank and confirming Bank are different): For addition of confirmation, 0.20% p.m. for the period of validity and usance on the amount of LC</p> <p>9. Transferable LCs: Rs. 500/- for each transfer in part or full and 0.10% p.m. acceptance commission min. Rs. 500 where usance drafts are to be accepted.</p> <p>10. Negotiation Charges: Rs. 500/-.</p> <p>11. Clean payments received under LC: Rs. 500/</p> <p>12. Attestation of commercial invoices: NIL- at the time of negotiation/ collection. Rs. 50 for each subsequent occasion.</p>

Annexure: Service Charge

	13. Guarantees due to discrepancies in documents: 0.25% min. Rs. 500/- If payment is credited to beneficiary's a/e otherwise, Rs. 500 if payment not made 14. Providing Credit opinion (including introduction) Rs.250/- 15. New Credit related Areas Allowing interchangeability within fund based limits and non-fund, based limits to be charged adhoc/temp Interchangeability) 0.25% Min Rs. 500/- and Max. Rs. 1000/-	
Issuance of No Dues Certificate	All Loans under Govt. Sponsored Scheme Priority Sector Advances: NIL For Other Loans (Charges per occasion)- Rural Branches: Rs. 25/ Semi Urban/Urban Branches: Rs.100/-	
Issuing of NOC of all types	Like granting NOC for ceding parri-passu charge, exclusive charge, 2nd charge etc. (Not applicable in case of NOC/Exchange of parri-passu letter in consortium) A/c with limit Up to Rs. 25.00 Lakh-Rs.500/+GST Above Rs. 25 Lakh Rs. 5000/--GST	
Pre-Closure Charges	<p>Under Saral Vyapar Scheme:</p> Pre-closure within 12 Months of initial sanction: 2% GST Pre-closure after 12 Months of initial sanction: NIL	
	<p>Note:</p> <p>Overdraft facility: Pre payment charges will be calculated on the sanctioned limit</p> <p>Term Loan: Pre-payment charges will be calculated based on amortization balance as per repayment schedule.</p> <p>Under Car Loan Scheme: Pre closure within 6 months: 4% of outstanding as per original repayment / EMI schedule. Pre closure after 6 months: NIL</p> <p>Under Personal Loan: Pre closure within 6 months: 4% of outstanding as per original repayment / EMI schedule.</p> <p>Pre closure after 6 months: NIL</p>	
Penal Charges	<i>Delayed payment of dues including Principal, Interest, Service charges, etc.</i>	<i>2% p.a. on the amount of default</i>
	<i>Delayed / non- submission of Stock & Book Debts statement, financial papers/ other documents/any relevant information.</i>	<i>2% p.a. on the outstanding balance of credit facilities of the borrower for the default period</i>
	<i>Delayed payments in case of TOD/ Excess/ Ad-hoc limit sanctioned.</i>	<i>2% p.a. for period extended beyond the due date of regularization of TOD/ Excess/ Ad hoc limit for the default amount.</i>
Valuation Fee/Charges	Location of properties/assets Max fee payable (for any value) 1. Rural Rs.1500/- 2. Semi-urban Rs 2500/ 3. Urban/Metro Rs 3750/- a. The above rates are applicable for valuation of per property/fixed assets. b. GST (if, applicable) will be payable extra c. In case of valuation of Land only, the charges will be payable 0.10% of the valuation of land-Minimum Rs. 500/-& Max. Rs. 1000/- d.in case of NPA accounts, valuation charges will be payable @ 50% of the rates quoted for valuation at different locations as above subject to minimum Rs. 750/-& max Rs.1875/	

Annexure: Service Charge

	<p>e. For outstation work additional amount as detailed hereunder shall also be payable: Up to 8 Kms: No payment Above 8 Kms upto 25 Kms: Rs.250/lump sum Above 25 Kms : Rs.550/ lump sum</p>
CERSAI Registration Charges	<p>For a loan up to Rs. 5.00 lakh: The fee would be Rs. 50.00 per mortgage, for both creation and modification of security interest.</p> <p>For a loan above Rs. 5 lakh: Rs. 100.00 per mortgage, for creation and for any subsequent modification of Security interest in favour of a secured creditor.</p>
Pulling of report from portal of CICS including CIBIL on request of customer:	<p>Consumer Report: Rs. 10 per lakh min Rs. 100/max Rs 500+ GST (Per Enquiry)</p> <p>Commercial Report: Rs. 1000/-+GST (Per Enquiry)</p>
Processing Charges	<p>Upto Rs 2.00 lakh Govt. Sponsored Scheme/P.S. Advances: NIL All other advances: 0.50% +GST min. Rs. 500 >Rs. 2.00 lakh to Rs. 1.00 crore: 0.25% GST min. Rs. 1000/- > Rs 1.00 crore: 0.20% +GST min Rs.25000 & Max Rs. 5.00 lakh</p> <p><u>Kisan Credit Card (KCC):</u></p> <p>(i) Rx 3.00 Lakh to Rs.1.00 crore: 0.25% of sanctioned amount Minimum Rs. 1000/ GST.</p> <p>(ii)>Rs.1.00 crore: 0.20% of sanctioned amount Minimum Rs.25000/+GST & Maximum Rs. 5.00 Lakh GST.</p> <p>NSC/KVP/LIC Policy: One time charges @0.25%+GST min. Rs. 100/& max. Rs. 1000/-</p> <p><u>Housing Loan:</u></p> <p>0.25% of Loan amount: Maximum: Rs 25000/-</p> <p><u>Top Up Loan:</u> 0.35% Minimum: Rs 5,000/- Maximum: Rs 15,000/-</p> <p><u>Takeover of Home Loan:</u> Flat: Rs 8,500/-</p> <p><u>Car Loan</u> 0.50% of sanctioned amount irrespective size of loan subject to min Rs. 1000/- & max. Rs. 15,000/ Non Preferred Organizations: 0.50% of sanctioned amount irrespective size of loan subject to min. Rs. 2000/-</p> <p><u>Two Wheelers Loans:</u> 2% of Loan amount + GST, Minimum Rs 250/- + GST</p>

Annexure: Service Charge

	<p><u>Personal Loan:</u> 1% of Loan amount Minimum: Rs 1000/- Maximum: Rs 10,000/-</p> <p><u>Pensioners Loan:</u> Flat: Rs 1,000/-</p> <p><u>Mortgage Loan:</u> TL: 1% Maximum: Rs 50,000/-</p> <p><u>OD:</u> Upto Rs 3.00 Crores: 0.35% Maximum: Rs 50,000/-</p> <p>Above Rs 3.00 Crores: 0.25% Maximum: Rs. 50,000/-</p> <p>Loan to Doctors: 0.35% of sanctioned amount GST subject to min, Rs. 1000/-, <i>Maximum Rs 15000/-</i></p> <p><u>Education Loan:</u> Study in India: NIL Study Abroad: 1.00% of sanctioned amount (maximum Rs 10,000/-) (Charges refundable on avilment of loan)</p> <p>Processing charges for giving agreement in principle in respect of Advance account:</p> <p>Upto Rs.5 Crore : Nil Above Rs. 5 Crore to Rs.10 Crore : Rs. 25000/- Above Rs.10 Crore :Rs.2 Lac</p>																				
Review Charges	<p>Term Loan: No charges shall be levied at the time of annual review/renewal of A/c</p> <p>Cash-Credit/Overdraft: Aforesaid processing charges shall be levied at the time of every renewal. In case of delay in renewal, charges should be levied for delay period also.</p> <p>Kisan Credit Card (KCC): 0.25% of sanctioned limit+ GST</p>																				
Inspection Charges	<p>Charges for carrying out inspection of securities charged the Bank (Per Inspection) as follows:</p> <table border="1"> <tr> <td>Up to Rs. 50,000/-</td><td>Nil</td></tr> <tr> <td>> 50000/- to Rs 2.00 Lakh</td><td>Rs 250/- + GST</td></tr> <tr> <td>>Rs 2.00 lakh to Rs. 20.00 Lakh</td><td>Rs 500/-+ GST</td></tr> <tr> <td>>Rs 20.00 lakh to Rs. 1.00 Cr</td><td>Rs 1000/-+ GST</td></tr> <tr> <td>>Rs 1.00 Cr to Rs. 5.00 Cr</td><td>Rs 3000/-+ GST</td></tr> <tr> <td>>Rs 5.00 Cr</td><td>Rs 5000/-+ GST</td></tr> </table> <p>Kisan Credit Card</p> <table border="1"> <tr> <td>>Rs 3.00 lakh to Rs. 20.00 Lakh</td><td>Rs 500/-+ GST</td></tr> <tr> <td>>Rs 20.00 lakh to Rs. 1.00 Cr</td><td>Rs 1000/-+ GST</td></tr> <tr> <td>>Rs 1.00 Cr to Rs. 5.00 Cr</td><td>Rs 3000/-+ GST</td></tr> <tr> <td>>Rs 5.00 Cr</td><td>Rs 5000/-+ GST</td></tr> </table>	Up to Rs. 50,000/-	Nil	> 50000/- to Rs 2.00 Lakh	Rs 250/- + GST	>Rs 2.00 lakh to Rs. 20.00 Lakh	Rs 500/-+ GST	>Rs 20.00 lakh to Rs. 1.00 Cr	Rs 1000/-+ GST	>Rs 1.00 Cr to Rs. 5.00 Cr	Rs 3000/-+ GST	>Rs 5.00 Cr	Rs 5000/-+ GST	>Rs 3.00 lakh to Rs. 20.00 Lakh	Rs 500/-+ GST	>Rs 20.00 lakh to Rs. 1.00 Cr	Rs 1000/-+ GST	>Rs 1.00 Cr to Rs. 5.00 Cr	Rs 3000/-+ GST	>Rs 5.00 Cr	Rs 5000/-+ GST
Up to Rs. 50,000/-	Nil																				
> 50000/- to Rs 2.00 Lakh	Rs 250/- + GST																				
>Rs 2.00 lakh to Rs. 20.00 Lakh	Rs 500/-+ GST																				
>Rs 20.00 lakh to Rs. 1.00 Cr	Rs 1000/-+ GST																				
>Rs 1.00 Cr to Rs. 5.00 Cr	Rs 3000/-+ GST																				
>Rs 5.00 Cr	Rs 5000/-+ GST																				
>Rs 3.00 lakh to Rs. 20.00 Lakh	Rs 500/-+ GST																				
>Rs 20.00 lakh to Rs. 1.00 Cr	Rs 1000/-+ GST																				
>Rs 1.00 Cr to Rs. 5.00 Cr	Rs 3000/-+ GST																				
>Rs 5.00 Cr	Rs 5000/-+ GST																				

Annexure: Service Charge

Deviation Charges	Home Loans: Rs 1,500 per deviation (Maximum Rs 5,000) Education Loan: Nil Other Retail Loans: Rs 3,000 per deviation (Maximum Rs 10,000)		
Commitment Charges in Business Loan	Minimum quarterly average utilization of sanctioned limits should be 60%. In case of quarterly average utilization of sanction limit is less than 60% of the sanction limit, interest in the account will be charged on minimum 60% of sanctioned limits on quarterly basis.		
Revalidation/Amendments/modification of sanction terms	Loan Limits	Amount (per reference)	
	<i>Upto 2 lac</i>	<i>Nil</i>	
	<i>Above 2 lac upto Rs.1 Cr</i>	<i>50% of applicable Processing Charges</i>	
	<i>Above 1 Cr upto 5 Cr</i>		
	<i>Above 5 Cr</i>		
<ul style="list-style-type: none">• No Processing/Review/Inspection Charges in KCC up to Rs. 3.00 lakh• No Processing/Review/Inspection Charges in all priority sector advances up to Rs. 2.00 lakh.• No Processing/Review/Inspection Charges in all advances up to Rs. 1.00 lakh.• No Processing/Review/Inspection Charges in SHG up to Rs. 10.00 lakh.• No Processing charges should be levied for loan sanctioned under DRI/LABOD/OD against Bank's own deposit/• SGSY/SCDC/Bank Guarantee/JLG/Education Loan/Staff Loans.• All Charges are subject to applicable GST			