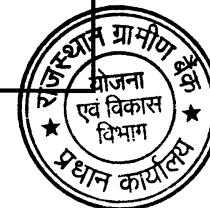


## SERVICE CHARGES

### A). Current Account / Savings Bank Account

Description of Service		Service Charge
<b>1. Issue of Multi city Cheque books: Current Account (CA)/Cash Credit</b>		
Current/CC Account	Current/CC Account (P- Segment)	<b>40 cheques</b> leave free in a financial year. Thereafter, ₹2/- + GST per cheque leaf.
	Emergency Cheque book (P segment)	₹50/- for cheques book of 10 leaves set, ₹5/- + GST per leaf
	Current/CC Account (SME- Segment)	<b>First 50 cheque</b> leaves free in a financial year. Thereafter, ₹2/- + GST per cheque leaf.
	Emergency Cheque book (SME segment)	₹ 3/- + GST per cheque leaf
<b>2. Issue of Multi City Cheque books: Savings Bank (SB)</b>		
Saving Bank Accounts	SB (Individual)	QAB<25000 ₹ 3/- + GST per leaf and first 20 cheque leaves free.
		QAB>=25000 ₹ 2/- + GST per leaf First 20 leaves free
	Emergency chq book (SB Indi.) ₹50/- + GST for 10 cheque leaves	



	SB (Public others)	QAB<25000	₹ 3/- + GST per leaf and first 20 cheque leaves free.
		QAB>=25000	₹2/- +GST per leaf First 20 leaves free
	Emergency chq book (SB Others)		₹ 3/- + GST per leaf

Description of Service	Service Charge
(i) Current Account (for segment other than SME)	₹750/- + GST Per quarter
(ii) Current Account (SME Segment) & (iii) Corporate salary package	₹1350/- + GST Per quarter
Savings Bank Account (All types)	Nil

4. Account Keeping Charges per annum	
Current Account	₹550/ - + GST
Cash Credit/Overdraft- Limit exceeding ₹25000/-	
For CSP/BC Current Account (irrespective of AQB)	Nil
P Segment & Govt. Accounts	Nil

Description of Service	Service Charge
5. Statement of account (Current Account)	

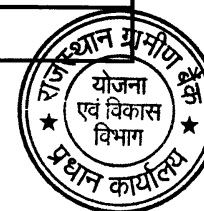


Statement of account (First/original): Monthly (For segments other than SME)	Nil
Statement of account (First/original): Monthly (For SME segments)	Nil (For old entries Rs. 100 per page of statement) (Old entries means above current month)
Duplicate statement (For all Segments)	With latest balance ₹100/- + GST (Rs. 100/- +GST additional per 40 entries for previous entries.)

6. Issue of Duplicate Passbook	
First Passbook/Continuation of Passbook	Nil
Duplicate passbook (for all segments)	With latest balance ₹ 100/-+GST (₹ 100/- +GST additional per 40 entries for previous entries)

Description of Service	Service Charge
7. Transfer of accounts (SB and CA) per occasion (Inclusive of postal charges)	₹ 100/-+GST per occasion

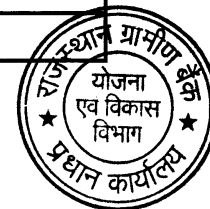
8. Account Closure Charges	
Savings Bank Account (excluding BSBDA, PMJDY & Small Accounts opened under Financial Inclusion)	
Upto 14 days of opening	Nil



After 14 days upto 6 months of opening of account	Individual Account (All segment) ₹500/- + GST
	Non-Individual Account (All segment) ₹1000/- + GST
After 6 months upto 1 Year of opening of account	Individual Account ₹200/- + GST
	Individual Account SME ₹300/- + GST
	Non-Individual Account ₹500/- + GST
<b>Current Account</b>	
Upto 14 days of opening	Nil
After 14 days upto 6 months of opening of account	Individual Account (All segment) ₹500/- + GST
	Non-Individual Account (All segment) ₹1000/- + GST
After 6 months upto 1 Year of opening of account	Individual Account ₹200/- + GST
	Individual Account SME ₹300/- + GST
	Non-Individual Account ₹500/- + GST

**B). Cheque (Collection) / NACH**

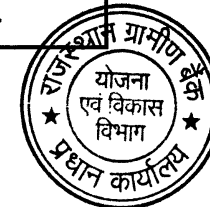
<b>Description of Service</b>	<b>Service Charge</b>
<b>1.Stop payment instruction</b>	
SB Account, Current Account, Cash Credit Account	₹100/- + GST per instrument (Maximum ₹500/-+ GST per instance)
<b>2 Collection of cheques under Speed Clearing System (inclusive of postage and out of pocket expenses)</b>	
Upto and including ₹1.00 lakh	Nil (Savings Bank)



	₹20/- + GST (Current Account)
Above ₹1.00 lakh upto ₹ 5 Lakh	175/- + GST (SB & Current Account)
Above ₹5.00 lakh upto ₹10 Lakh	₹200/- + GST (SB & Current Account)
Above ₹10 Lakh	₹225/- + GST (SB & Current Account)

**3. Collection of Outstation Cheques (inclusive of postage and out of pocket expenses)**

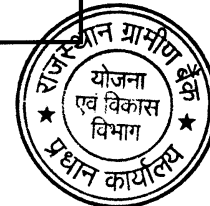
Upto ₹5000/-	Nil
Above ₹ 5000/-upto ₹10000	
Above ₹ 10,000/-upto ₹1.00 lakh	Nil
Above ₹ 1.00 lakh upto ₹ 5.00 lakh	Nil
Above ₹ 5.00 lakh upto ₹ 10.00 lakh	₹200/- + GST
Above ₹ 10 lakh	₹225/- + GST
<b>3A. Deposits of cheques/instruments</b>	
1. Transaction within the home centre i.e. (i) Deposit of cheques/instrument at home branch/other RMGB/other	Free
2. Transaction involving non-home centre(i). Deposit of cheques/instruments at any outstation branch (for credit to the	Upto Rs. 25000/- Free Above Rs. 25000/- and upto Rs. 5 Lakh- Rs. 25/-+GST Above 5 lakh—Rs. 50+GST



account at home branch), which are drawn on that outstation	
3. Deposit of cheques/instruments at any outstation branch (for credit to the account at home branch), which are drawn on that outstation (Where clearing house is involved)	<b>Upto Rs. 5 lakh – Rs. 25/-+GST</b> <b>Above Rs.5 lakh- Rs. 50/-+GST</b> On clearance, proceeds of such cheques/instruments will be credited to the customer's account at the home branch. (in case of return of cheque in clearing, normal returning charges will be debited to the customer's account.)

<i>Description of Service</i>	<i>Service Charge</i>
<b>4. Cheque/bill deposited with us returned unpaid by others (Local/ Outstation)</b>	
Cheque/bill upto ₹1.00 lakh	₹150/- + GST
Cheque/bill above ₹1.00 lakh	₹250/- + GST <b>350/-</b> per cheques after 3 cheques/ bill return in a quarter

<b>5. Cheque Returned Charges for Cheques drawn on us (for insufficient funds only)</b>	
For all customers	₹500/- + GST (Irrespective of the amount)
Cheque returned charges for Cheques drawn on us (for technical reasons) for all customers  (Not to be charged where customer is not at fault as per RBI guidelines)	₹150/- + GST (Out of pocket expenses if any)



<b>6. National Automated Clearing House (NACH) Mandate (including 'E' mandate)</b>	
One time Mandate Authorization charges per mandate	₹50/- + GST
Failed Mandate	₹250/- +GST
ECS	Free (debit or credit) & If returned due to insufficient funds ₹75/- +GST
Note: Remittance facility through ECS/NEFT/RTGS etc. to Ministries/Departments of Central and State Govt. to which they are accredited should be provided free of cost irrespective of the mode of such remittance.	

### **C). IOI (DD / Banker's Cheque)**

<i>Description of Service</i>	<i>Service Charge</i>
<b>1. Issue of IOI- Inter Office Instrument (Demand Drafts/Bankers' Cheque) for all customers</b>	
Upto ₹5,000/-	₹25/- + GST
Above ₹5,000/- upto ₹10,000/-	₹50/- + GST
Above ₹10,000/- upto ₹1,00,000/-	₹5/- + GST per ₹1000/- (Min. ₹55/- + GST)
Above ₹1,00,000/-	₹4/- + GST per ₹1000/- Min. ₹505/- + GST Max. ₹15000/- + GST
IOI against tender of Cash (Below ₹50000/-)	For remittances by cash deposit, cash handling charges will be extra or ₹20/- per draft, whichever is higher.



Petrol pump dealers who have CC with us & utilization is at least 50% every month	₹3/- + GST per ₹1000/- Min ₹50/-, Max ₹12500/-
Revalidation, Issuance of Duplicate IOI	<b>₹100/- + GST</b> (In case of lost instrument ₹200 + GST)
Postage/Courier charges for delivery of IOIs will be charged extra at ₹50 + GST	
Note: Charges waived for issuing Demand Draft to All Salary Package account holders.	

**D). Debit Card / ATM**

<i>Description of Service</i>	<i>Service Charge</i>
1. ATM card/ KIT returned by courier due to wrong address	₹100/- + GST

2. Debit Card Issuance Charges	
Rupay Classic Debit Card	Nil
Silver/Gold international Card	Nil
Gold debit card (chip based)	₹100/- + GST
Platinum Debit card	₹300/- + GST

3. Debit Card Annual Maintenance Charges (Recovered at the beginning of the second year onwards)	
Rupay Classic Debit Card (Staff exempted)	₹125/- + GST
Platinum Debit Card	₹200/- + GST



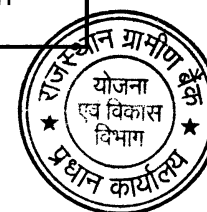


4. Debit Card Replacement Charges (staff exempted) (Manual)	₹300/- + GST
5. Duplicate-PIN /Regeneration of PIN through Branch (Manual)	₹ 50/- + GST
6. ATM/ POS transaction technically declined attributable to customer (i.e., lack of balance in A/c)	₹20/- + GST

<b>7. International Transaction charges</b>	
Balance enquiry at ATMs	₹25/- + GST
ATM cash withdrawal transactions	₹ 100/- min. + 3.5% of Txn. Amt.+ GST
Point of Sale (PoS)	3% of transaction amount + GST

### E). Cash Related Charges

Description of Service	Service Charge
<b>1. Cash handling charges</b> (Home & Non home branches)	
<b>1 a. Cash Transactions: Savings Bank (Excluding Financial Inclusion A/c)</b>	
P Segment Cash Deposit Max ₹ 25000/- per day	Nil
SME Segment Cash Deposit Max ₹ 25000/- per day	₹3 per ₹ 1000/-
Deposit above ₹ 25000/- to maximum ₹ 1,00,000/- charges -₹ 200/- + GST (Note- NIL charges for CA,CC and All Loan Accounts )	
No. of cash deposit transaction in SB A/c ( excluding Financial Inclusion Accounts)	First 5 transactions in a month- NIL Thereafter Rs 100 per transaction in a month (excluding alternate channel transaction)



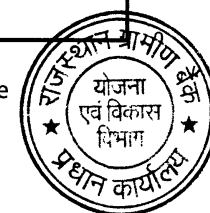
Cash handling charges for P segment customers Upto 1 Bundle More than 1 bundle (home branch)	NIL
<b>AT1 b. Cash Handling Charges for Current Account/CC Account at Home branch</b>	
Current Account/Cash Credit (All segments other than P&SB)	Upto one bundle - Nil
	Above one bundle ₹250/- + GST per bundle of same denomination (₹25/- + GST per packet) Loose notes less than 100 of the same denominations will be treated as one packet) Min. Rs. 50/- Max Rs. 20000/-
Cash handling charges from other bank remittances	₹5/-+GST per packet Note: No cash handling charges from Co-Op. bank & RRB

**NOTE: Cash withdrawal (At non- home branch) permitted through cheques: Free (ceiling) of cash payment of ₹2,00,000/- of multicity cheques at non home branches to drawer only)**



**F). Safe Deposit / Safe Custody**

1. Safe Deposit Lockers:			
SIZE	TYPE	METRO AND URBAN	SEMI URBAN AND RURAL
		Amount in ₹	
Size A: 125 x 175 x 492	SMALL	₹1800+GST	₹1400+GST
Size C: 125 x 352 x 492	MEDIUM	₹4000+GST	₹3000+GST
Size F: 278 x 352 x 492	LARGE	₹8000+GST	₹6000+GST
Size L: 404 x 529 x 492	EXTRA LARGE	₹12000+GST	₹10000+GST
For Salary Package Accounts: 25% concession on locker Rent			
One Time Locker Registration Charge		₹500+GST	
Breaking open of Locker: Loss of Key or Non-Payment of Locker Rent		₹1000/- + GST *	
*Plus, actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of locker			
Locker Visit Charges (All sizes):		12 visits free per year Thereafter: ₹100 /- + GST per visit	
Locker rent overdue charge (All sizes)			
1 <sup>st</sup> Qtr		10% of annual rent	
2 <sup>nd</sup> Qtr		25% of annual rent	
3 <sup>rd</sup> Qtr		40% of annual rent	
1 Year		50% of annual rent	



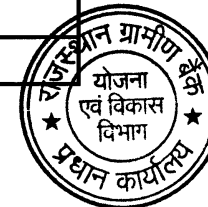
For more than 1 year	Locker to be broken Open
<b>Overdue period is clarified as under:</b> Standing Instruction set up, for advance rental for the financial year 2019-20, recoverable on 01.04.2019: Overdue charge @ above slabs of annual rent to be levied on 1 <sup>st</sup> July 2019/1 <sup>st</sup> October 2019/ 1 <sup>st</sup> January 2020/1 <sup>st</sup> April,2020 respectively, if remaining unpaid till that date.	

One time charge for all kind of Safe Deposit Articles	₹600/- + GST
Envelope	₹150/- + GST
Packet (small)	₹600/- + GST
Large Packet	₹1200/- + GST
Max. dimension not to exceed 100 cms (Length+Width+Ht), if exceeds	₹50/- + GST Per CM (Sub. to availability)

3. Safe Custody Charges	
Banks own term deposits	Free
Scrips	₹150/- + GST per scrip. Min. ₹300/-+ GST p.a. or part thereof.
Sealed cover	₹300/-+GST (each) with a minimum of ₹300/-+GST per annum or part thereof

### G). NEFT / RTGS / IMPS

Description of Service	Service Charge
1. NEFT/ RTGS CHARGES (through Mobile banking)	
NEFT Customer Transaction (through Net Banking / Mobile Banking)	
Up to ₹10,000/-	Free



Above ₹10,000/- and up to ₹1.00 lakh	₹ 5
Above ₹1.00 lakh and up to ₹2.00 lakh	₹ 15
Above ₹2.00 lakh	₹ 25
<b>RTGS Customer Transactions (through Net Banking/mobile banking)</b>	
₹2.00 lakh to ₹5.00 lakh	₹ 25
Above ₹5.00 lakh	₹ 50

<b>2. NEFT/ RTGS CHARGES (transactions at branches) *</b>	
<b>NEFT Customer Transactions (Transactions at branches)</b>	
Up to ₹10,000/-	₹2/- + GST
Above ₹10,000/- and up to ₹1.00 lakh	₹4/- + GST
Above ₹1.00 lakh and up to ₹2.00 lakh	₹12/- + GST
Above ₹2.00 lakh	₹20/- + GST
<b>RTGS Customer Transactions (transactions at branches)</b>	
₹2.00 lakh to ₹5.00 lakh	₹20/- + GST
Above ₹5.00 lakh	₹40/- + GST
<b>*The charges are applicable only to transactions originated and payable within India.</b>	

<b>Description of Service</b>	<b>Revised Service Charge</b>
<b>3. IMPS Fund Transfer charges through Mobile Banking</b>	
Upto ₹1,000/-	<b>Presently free up to the prescribed limit as subject to a maximum limit of Rs</b>
From ₹1,001/- to ₹10,000/-	



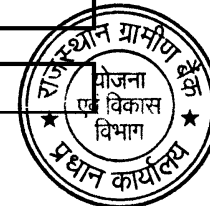
From ₹10,001/- to ₹25,000/-	1.00 lac (Rs 15 per transaction + service tax)
From ₹25,001/- to ₹1,00,000/-	
From ₹1,00,001/- to ₹2,00,000/-	

4. IMPS Fund Transfer charges through Branch Channel	
Upto ₹1,000/-	FREE
From ₹1,001/- to ₹10,000/-	₹3/- (Inclusive GST)
From ₹10,001/- to ₹25,000/-	₹5/- (Inclusive GST)
From ₹25,001/- to ₹1,00,000/-	₹5/- (Inclusive GST)
From ₹1,00,001/- up to ₹2,00,000/-	₹15/- (Inclusive GST)

## H). OTHER MISCELLANEOUS CHARGES

Description of Service	Service Charge
<b>1. Doorstep Banking (DSB)-</b> Applicable to Persons & Places mentioned in DSB policy	
Picking up/delivering cash (own A/c)	₹75/- + GST
Picking up of cheque for clearing and collection for own A/c	₹75/- + GST
Delivery of statement- SB/CA & advice of Term Deposit	NIL
Duplicate statement- CA	₹100/- + GST per 40 entries

### 2. Standing instruction (S.I.)



Setting of S.I.	₹50 + GST (Free for All Salary package A/c)
Failed S.I. (in loan account)	₹250/- + GST
Failed EMI (excluding govt. Sponsored scheme, per EMI)	Rs 500 per EMI

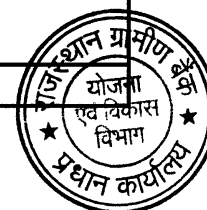
<b>3. Interest Certificate for all segments</b>	
Original	Free
Duplicate	₹150/- + GST

<b>4. Balance Certificate per instance for all segments</b>	₹150/- + GST
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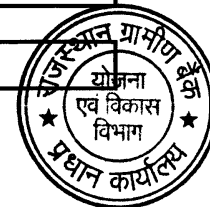
<b>5. No dues certificate for all segments / customers</b>		
Priority sector		Free
Others	Individual	₹100/- + GST
	Firm/Non-Individuals	₹200/- + GST

<b>6. Signature verification per instance for all segments</b>	₹150/- + GST
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<b>7. Solvency Certificate</b>	
Non-Commercial (per lakh)	₹300/- + GST
Commercial (per lakh)	₹300/- + GST



		Minimum ₹1200/- + GST
		Maximum ₹18000/- + GST
8. Photo attestation charges per instance for all segments		₹150/- + GST
9. Record - Copy of the cheque per instance for all segments		₹150/- + GST per cheque
10. Enquiries relating to old records (beyond 12 months old) per item		
For all segments other than SME		₹150/- + GST per item upto 2 years and thereafter additional ₹100/- + GST per additional year.
For SME segment		₹150/- + GST per item upto 2 years and thereafter additional ₹200/- + GST per additional year.
11. Allowing operations through Power of attorney/Mandate		₹500/- + GST for Individual
		₹1000/- + GST for Non-Individual
12. Postal charges		
(a) Ordinary		Actual expenditure (Minimum ₹20/- + GST)
(b) Registered Post/Speed Post/Courier		Actual expenditure (Minimum ₹50/- + GST)
13. Collection of bills		





Upto ₹10000/-	₹150/- + GST plus out of pocket expenses
Above ₹10000/-	₹10/- per 1000/- Min: 150/- Max: 10000/- plus out of pocket expenses

14. Presentation of inland usance bills per instance	₹110/- + GST
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15. SMS alert charges per quarter	₹15/- + GST
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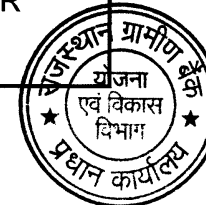
16. Addition/deletion of Names in Joint A/c	₹100/- + GST per occasion
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17. Change of Authorized signatory CA/CC/OD	₹100/- + GST per occasion
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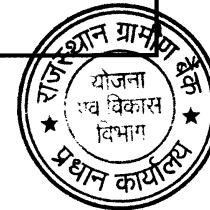
18. Penal charge for late payment of instalment in Recurring deposits	₹2/- per 100/- + GST per month
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19. TDS certificate	From Branch- Free By dispatch- Actual dispatch charges
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20. Gold Loan Safe Keeping Charges (to be charged 30 days after the expiry of the prescribed tenure of gold loan in per segment)	₹ 750/- +GST per annum for AGR ₹ 1000/- +GST for others
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21. Presentation of usance bills per instances	₹110/- +GST
22. Loan to pensioners: one time processing charge	0.50% of the loan amount Min ₹500/-
23. Self-generation ATM PIN through ATM/INB/ Contact center	NIL
24. IRCTC Fee	₹10/- + GST
25. Inter -branch transaction (transfer of funds to self or 3 <sup>rd</sup> party)	NIL
23. Financial ATM Transaction at other bank (transaction after first 3 at metro and 5 at non metro centers)GST inclusive	27/-
24. Non-Financial ATM Transaction at other bank (transaction after first 3 at metro and 5 at non metro centers) GST inclusive	₹11/-



**Service Charges for loans and advances for Agri and SME Segment (Other than P-Segment)**

<b><u>REVISED SERVICE CHARGES-ADVANCES RELATED SERVICES</u></b>			
<b>(Agriculture Segment Advances)</b>			
<b>S. No &amp; Segment</b>	<b>Particulars</b>	<b>Service Charges for all Branches</b>	
		<b>Excluding GST</b>	
1. AGRI	Loan Processing Charges	<p>KCC Advances</p> <p>a) Up to Rs. 3,00,000/- Nil</p> <p>b) Above Rs. 3,00,000- 0.35% of loan amount with maximum Rs. 2.00 Lacs</p> <p>For ACC / ATL</p> <p>a) Up to 50,000/- NIL</p> <p>b) &gt;50000 Up to 1.5 Lacs- Rs.200/-</p> <p>c) &gt;1.5 Lacs Up to 3.00 Lacs- Rs.250/-</p> <p>d) &gt;3.00 Lacs- 0.35% of loan amount with maximum Rs. 35 Lacs</p> <ul style="list-style-type: none"> <li>Product specific charges shall be applicable as per guidelines issued by bank time to time.</li> <li>Upfront Fee on Term Loans upto Rs 2 lacs in Agri Segment is NIL.</li> <li>Processing charge in KCC should be levied annually only as per the rates given above at the time of fresh disbursement as well as review/renewal.</li> </ul>	
2. AGRI	<b>Inspection Charges</b> <b>OTHERS:</b> <i>(i)</i> Actual out of pocket expenses will be recovered in all cases, except where specifically exempted. <i>(ii)</i> Charges for services, not enumerated above, will continue at the applicable rates.	i) Loans upto Rs. 25,000/-	Nil
		ii) Over Rs. 25,000/-but upto Rs. 2 Lac	Rs. 500/- p.a.
		iii) Above Rs. 2 lac but upto Rs. 5 Crore	Rs. 500/- per lac p.a. Max. Rs. 12,000/- p.a.
		vi) Above Rs. 5 Crore	Actual Expenses + Rs. 10,000/- Subject to a minimum of Rs. 30,000/- p.a.
3. AGRI	Re-Phasement of Instalments	0.02% of the limit; minimum Rs. 1,000/- to maximum Rs. 40,000/-	



# **REVISED SERVICE CHARGES-ADVANCES RELATED SERVICES**

(other than Agriculture / P -segment and schematic advances)

Sr.	Item	Service Charges(Excl. GST)		
1.	Loan Processing Charges (Fund Based + Non-Fund Based Limits)- To be charged on Adhoc Limits Also			
	Limits Up to Rs. 25000/-	NIL		
	Above Rs. 25,000/- but up to Rs. 2 lac	Rs. 550/-		
	Above Rs. 2 lac and up to Rs 10 lacs	Rs 1,000/-		
	Above Rs 10 lacs	0.35% of the loan amount		
	(Applicable also to loans under Consortium arrangement to the extent of our share) (Not applicable for Central Government Organizations & PSU companies having Maharatna, Navratna and Miniratna Status)  The following Stipulations may please be read in conjunction with the aforesaid charges structure	<ul style="list-style-type: none"><li>• <b>Full Processing Fee should be recovered at the time of conveying Sanction of Credit Facilities to the Borrower.</b></li><li>• <b>For food processing industry, the loan processing fee would be 50 % of the applicable rate.</b></li><li>• <u>Processing Charges for Working Capital limits upto Rs 5 lacs</u> (For Micro and Small Enterprises as per MSMED Act 2006): NIL</li><li>• Where any outside agencies/ law firms are engaged for documentation, the actual charges to be recovered from borrowers.</li><li>• No processing charges to be recovered on loans against our own deposits, Govt. Securities NSCs, KVPs etc.</li><li>• Processing Charges are not applicable on term loans where upfront fee is recovered.</li><li>• The charges are to be recovered at the time of initial sanction as well as for each renewal.</li><li>• Where account could not be timely renewed due to delayed submission of data by the borrower, the processing charges are to be recovered on the anniversary date of renewal for continuing the advance.</li><li>• In respect of Government Sponsored Schemes; recovery of service charges will be in accordance with the terms of scheme.</li><li>• In case of eligible priority sector loans to SHGs/ JLGs, the limit of Rs. 25,000/- will be applicable per member and not to the Group as a whole.</li><li>• Product specific processing charges are to be recovered wherever prescribed in the scheme.</li></ul>		
2.	Upfront Fee(Term loan):			
	Up to Rs. 2 Lacs	Nil		
	Above Rs. 2 Lacs and Up to Rs. 25 lacs	0.50 % Of Loan Amount		
	Above Rs. 25 Lacs and Up to Rs. 10 Crore	1.00 % Of Loan Amount		
	Term Loan above Rs. 10 Crore but up to Rs.25 Crore	1.00% Of the Loan Amount Min Rs. 15 Lac		
	TL above Rs. 25.00 Crore	1.00% Of the Loan Amount Min. Rs. 30.00 Lacs		
	<ul style="list-style-type: none"><li>• Upfront fee for Bank loans upto Rs. 5 Lac per borrower/ unit to Micro and Small Enterprises defined in terms of investment in equipment under MSMED Act, 2006 is exempted.</li></ul>			
3.	Project Appraisal fee (Applicable for Project Term Loans only): <b>To be recovered in addition to Upfront fee in case the</b>			
		<b>Quantum of Loan</b>		
		<b>% of Project Cost (Rs. In lacs)</b>		
		<b>%</b>	<b>Minimum</b>	<b>Maximum</b>
		Up to Rs. 25 Crore	1.1	11
	> Rs. 25 Crore but up to Rs. 50 Crore	0.85	28	40
	> Rs. 50 Crore but up to Rs. 100	0.55	40	55





	appraisal note is shared with other lenders in Consortium/MBA lending.	<table><tr><td>Crore</td><td></td><td></td><td></td></tr><tr><td>Above Rs. 100 Crore</td><td>0.30</td><td>55</td><td>@</td></tr><tr><td colspan="4">@ To be negotiated in tune with market conditions</td></tr></table>	Crore				Above Rs. 100 Crore	0.30	55	@	@ To be negotiated in tune with market conditions			
Crore														
Above Rs. 100 Crore	0.30	55	@											
@ To be negotiated in tune with market conditions														
4.	Lead Bank Fees: (In addition to applicable loan processing charges for loans under Consortium)	<table><tr><th>Number of banks in Consortium</th><th>Fee</th></tr><tr><td>Up to 5 banks</td><td>10 lacs</td></tr><tr><td>6-10 banks</td><td>20 lacs</td></tr><tr><td>More than 10 banks</td><td>40 lacs</td></tr></table>	Number of banks in Consortium	Fee	Up to 5 banks	10 lacs	6-10 banks	20 lacs	More than 10 banks	40 lacs				
Number of banks in Consortium	Fee													
Up to 5 banks	10 lacs													
6-10 banks	20 lacs													
More than 10 banks	40 lacs													
5.	Revalidation of Sanction (Not applicable for revalidation of pricing approvals)													
	a) Working Capital	50% of the applicable processing charges												
	b) Term Loan	i. For Project Loans – 30% of the applicable Project Appraisal Fee For all other Term Loans – 50% of the loan processing charges applicable to Working Capital Limits												
6(a).	Pre-payment charges (on Term Loan Facility)	2.00 % of the pre-paid amount.  <b>Exemptions:</b> i. No charges will be levied on floating rate term loans sanctioned to Individual borrowers.  ii. Micro and Small Enterprises as defined under MSMED Act 2006 are exempted on floating rate loans irrespective of the limits/out standings.  iii. Pre-payment charges will not be levied on the following cases: a. In case payment has been made out of cash sweep/ Insurance proceeds b. Payment at the instance of lenders. c. Prepayment out of higher cash accrual from the project/equity infusion by promoter.  iv. In the instances where the Bank has strategically decided to exit from the exposure.												
6(b).	Pre-Closure charges (on Fund Based Facilities except Term Loan)	2% of the sanctioned limit being taken over. <b>Exemptions:</b> i. No charges will be levied on floating rate term loans sanctioned to Individual borrowers.  ii. Micro and Small Enterprises as defined under MSMED Act 2006 are exempted on floating rate loans irrespective of the limits/out standings.  iii. Pre-payment charges will not be levied on the following cases: a. In case payment has been made out of cash sweep/ Insurance proceeds b. Payment at the instance of lenders. c. Prepayment out of higher cash accrual from the project/equity infusion by promoter.  iv. In the instances where the Bank has strategically decided to exit from the exposure.												



7.	Allocation of Sub Limits	For Allocation of limits to each branch. <b>(To be recovered by controlling branch)</b> Rs. 25000/- p.a.
8.	Equitable Mortgage per Borrower entity with FB limits:	
	Per borrowing entity with FB limits Up to Rs. 10 Lac	Minimum of Rs. 5,000/- (#)
	Above Rs. 10 Lac	Minimum of Rs. 10,000/- (#)
	# Above charges are applicable for a maximum of 5 recitals only. Beyond 5 recitals, Rs. 2,500/- per recital to be recovered. i) The charges are applicable for extension of mortgage on enhancement of limit and for substitution of title deeds also. ii) The charge specified is applicable per instance irrespective of the number of title deeds for each mortgage. iii) The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also. iv) In case of Registered Mortgage, the aforesaid charges are not to be recovered.	
	<b>In case of Registered Mortgage, the following charges to be recovered:</b>	
	Per borrowing entity with limits upto Rs. 5 Crore	Rs. 5,000/-
	Above Rs. 5 Crore	Rs. 10,000/-
9.	Issuing Commercial Paper and Paying Agency Commission	Flat Fee of Rs. 20,000/- per issue
10.	Commitment Charges: For Both FB and NFB Working Capital Limits irrespective of size of the loan. (Exemptions- Limits to Sick/Weak Units, Export Credit, Purchase/Discounting of Bills Against Bills for Collection, Commercial Banks/FIs (Except NBFC)/ Co-Op Banks/ LDBs, Pre-approved Lines of Credit).	<b>Applicable for Limit above Rs. 10.00 lacs only.</b> i) If the average utilization is more than 60% No charges ii) If the average utilization is between 50-60% 0.25% p.a. to be recovered on entire unutilized portion on a quarterly basis. iii) If the average utilization is less than 50% 0.50% p.a. on entire unutilized portion on a quarterly basis. iv) In case of Standby Line of Credit (WC) - (To be levied half yearly). If SLC is sanctioned for multiple purpose, it may be released in multiple tranches. Nil (as the SLC is sanctioned to meet unforeseen working capital needs)
11.	Term Loans: Delayed drawdown (irrespective of whether having WC limit or not)	0.50% p.a. for delayed drawdown beyond 2 months from the due date on the amount due for disbursement as per disbursement schedule but not disbursed, for the period of delay.
12.	Inspection charges-Other than 'P' and Agri Segment	i) Loans upto Rs. 25,000/- Nil ii) Over Rs. 25,000/-but upto Rs. 2 Lac For Micro – Nil For Others – Rs. 500/- p.a. iii) Above Rs. 2 lac but upto Rs. 1 Crore Rs. 250/- per lac p.a. Max. Rs. 10,000/- p.a. iv) Above Rs. 1 crore but upto Rs. 5 Crore Rs. 100/- per lac p.a. Max. Rs. 20,000/- p.a.





		vi) Above Rs. 5 Crore	Actual Expenses + Rs. 5,000/- Subject to a minimum of Rs. 25,000/- p.a.	
13.	Documentation Charges	For customers with loan amount	Loan above Rs. 1.00 Crs upto Rs. 5.00 Crs	Flat fee of Rs. 11000/-
			Loan above Rs. 5.00 Crs	Flat fee of Rs. 22000/-
		For Large Corporates (Limit above Rs. 100 Crs)	Modification of standard loan documents	Flat fee of Rs. 1.10 lacs
			Drafting of documents for special purpose i.e. registered mortgage, corporate loans, post-merger documents, hypothecation documents for fixed asset or current assets alone etc.	Rs. 2.25 lacs per document
			Drafting of documents for syndicated term loan	Flat fee of Rs. 15.00 lacs.
			Memorandum of entry for creation of Equitable Mortgage and drafting of declaration by the company regarding deposit of title deeds (no specific documents are available)	Flat fee of Rs. 1.10 lacs (in this case, EM charges will not be recovered separately)
14.	Inland BG Charges	Minimum commission per BG	Rs. 600/-	
		Commission per BG	2.30% p.a.	
		Amendment in BG Clause	Rs. 500/- per instance	
		<ul style="list-style-type: none"> <li>For BG beyond 3 years period, card rate will increase by 25 bps.</li> <li>For BG with 100% cash margin, charges applicable will be 25% of the effective charges.</li> </ul>		
15.	Exercise of Swing Option (No authority has been vested with discretion to reduce this service charge)	@ 0.02% of amount involved, subject to a minimum of Rs. 1,000/- and a maximum of Rs. 5,000/-		
16.	Inland LC	1.80% p.a. <ul style="list-style-type: none"> <li>For LC with 100% cash margin, charges applicable will be 25% of the effective charges.</li> </ul>		
		i) Other amendments apart from extension in period or increase in value of LC	Flat commission of Rs. 500/- on each amendment.	
		ii) Transferable Letters of Credit	Rs. 1000/- per transfer except when the name of the beneficiary is changed under instructions from opening Bank.	
		iii) Adding Confirmation	As applicable to LC opening charges. Item (i) above.	



		iv) Acceptance Charges (For Discrepant Bills)	An acceptance charge of 0.35% on the bill amount with a minimum of Rs.1000/- and maximum of Rs. 10,000/- for bills lodged which are drawn under Bank's own LC
		v) Acceptance Charges (For Non- Discrepant Bills)	For Bill Value upto Rs. 1 Lac – Rs. 500/- flat per bill For Bill Value more than Rs. 1 Lac – Rs. 1,000/- flat per bill
		vi) Retirement of Bills under Inland LC	0.30% of the bill amount with max. of Rs. 30,000/-
		vii) Non-payment/ non-acceptance of Demand/ Usance Bills of exchange on presentation/ on due date	0.20 % of bill amount. Minimum Rs. 1000/-
		viii) Advising LCs	Flat Rs. 2000/- per instance
		ix) Advising Amendments	Rs. 750/- per advice / instance
17.	<b>SERVICE CHARGES ON DISCOUNTING OF BILLS (INLAND)</b>		
	a) Outward Bills (Demand)	i) For 13 days – Discount at interest rate as applicable to cash credit + Collection Charges/ Negotiation Charges (in case of LC) as applicable for bills + Out of Pocket Expenses. ii) For Bill paid beyond transit period of 13 days – Discount at interest rate as applicable to cash credit + 500 bps for delayed period beyond stipulated transit period. Bills returned unpaid: Clean OD Rate from the date of purchase/ negotiation after adjusting the amount recovered at the time of negotiation.	
	b) Discounting of Bills (Usance)# <u><b>Bills under RMGB/ Banks on whom our bank has Global Exposure Limits</b></u> Bills upto 180 days Bills exceeding 180 days to 360 days	Interest rate as applicable to cash credit + <b>Negotiation Charges</b> + Out of Pocket Expenses Latest Interest Rates to be referred as per circular updated from time to time.	
	c) Bills under LCs issued by Non-First Class Banks	Discount at Interest Rate as applicable to Cash Credit + <b>Negotiation Charges as applicable</b> + Out of Pocket expenses as applicable	
	d) Negotiation Charges	0.30% of the bill amount; Minimum Rs. 600/- & Maximum Rs. 2,000/-	
	e) Guaranteeing Discrepancy in Documents negotiated under LCs	If payment received under reserve and credited to beneficiary account – 0.35% of the amount of bill with a Min of Rs. 3,000/-	
	f) Attestation of Commercial Invoice subsequent to Negotiation	Rs. 125/- per invoice. Min. Rs. 1,000/- on each occasion.	
	g) Non-LC Bills Discounting	Discount at Interest Rate as applicable to Cash Credit + Collection Charges as applicable for bills + Out of pocket expenses as applicable.	
	h) Collection Charges (LC & Non-LC Bills)	Collection of bills under LC – Rs. 750/- Collection of bills under Non-LC – Rs. 500/-	
	i) Clean Payment received under LC Bill	Flat charge of Rs. 1,000/-	





18.	Opinion Report Charges (OR Charges) [Applicable on roll out of Trade Finance]	<b>Nature of Transaction processed in the new Trade Finance Application with technical integration for fetching of online ORs</b>	<b>Fixed proposed Opinion Report plus GST (Max for 3 transactions of the same applicant – counterparty pair in a financial year)</b>
		Negotiation of Bills under Inland LC issued by other banks	Rs. 1,000/- per LC
		Any other transaction involving domestic counter parties	Rs. 1,000/- per instance
		In all the above cases, if the counterparties are Government Departments (Central/ State), Public Sector Undertakings/ Boards (Central/ State), Courts and Customers who have waiver of opinion report requirement, aforesaid charges would not be applicable.	
19.	Recovery of Service Charges for services other than Sanction of credit facilities  Charges to be recovered over and above processing fee (even if specific approval has been sought / approved in the loan proposal)  <b>(To be recovered separately for each applicable head)</b>		
	i) Ceding of Charge on Assets	0.01% of the limit, minimum Rs. 2,000/- and maximum Rs. 50,000/-	
	ii) Approval for Mergers & Acquisitions	0.05% of the limit, minimum Rs. 5,000/- and maximum Rs. 75,000/-	
	iii) Rephasement of Loans/ Deferment in Loan Installments	0.05% of the limit, minimum Rs. 2,000/- and maximum Rs. 1,00,000/-	
	iv) Substitution of Collateral Security/ Personal Guarantees	0.02% of the limit, minimum Rs. 2,000/- and maximum Rs. 50,000/-	
	v) Release of Personal Guarantee/ Collateral Security	0.03% of the limit, minimum Rs. 5,000/- and maximum Rs. 1,00,000/-	
	vi) Change in Terms and Conditions/Change in Project/Items of Machinery	0.05% of the limit, minimum Rs. 3,000/- and maximum Rs. 2,00,000/-	
	vii) Permission for Extending Corporate Guarantee	0.05% of the limit, minimum Rs. 10,000/- and maximum Rs. 10,00,000/-	
	viii) Miscellaneous Approvals not specified above (where individual authorities have powers to grant such approvals)	0.05% of the limit, minimum Rs. 10,000/-; maximum Rs. 1,00,000/- (to be recovered only in case of standalone proposal for all Miscellaneous approvals together).	
20.	Application of Penal Charges (Penal Charges is not applicable in case of Sick Units under rehabilitation and non-compliance on account of Natural Calamities / extraneous reasons as decided by the bank).		



i) Irregularity in Cash Credit/Overdraft/ Term Loan Account

Irregularity in Cash Credit/ Overdraft Account/ Term Loan Account	Rate of Penal Charge
a) Irregularity upto 60 Days	2% per annum on the irregular portion for the period of irregularity
b) Continuous irregular for a period beyond 60 days	2% per annum on the outstanding for the period of irregularity

**For Microfinance Loans, penalty, if any, for delayed payment shall be applied on the overdue amount and not on the entire loan amount.**

Sr. No.	Penalty for other Critical Infringements (To be calculated on the Sanctioned Limit for the period of default/ delay)	%
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**Nature of Critical Infringements**

ii)	Non-submission of Stock Statements on time (Stock Statement not submitted within 10 days of the succeeding month to be treated as non-submission except where period is extended/ specified by the sanctioning authority or in the scheme)	0.05
iii)	Non-submission of renewal data including Audited Balance Sheet (Non-submission of Renewal Data 30 days before the due date for renewal of limits)	0.05
iv)	Non completion of perfection of security within the stipulated timelines (including extended timelines permitted by the competent authority) (Penalty to be levied from the next day of the expiry of the stipulated/ extended time period for perfection of security till the security is perfected)	0.25
v)	Non-renewal / Expired ECR (Exemption: Autonomous body promoted by Central Government / Profit making Central PSUs (Maharatna/ Navratna/ Miniratna)/ SPVs promoted by profit making central PSUs (Maharatna/ Navratna/ Miniratna)/ PSUs guaranteed by Central Government/ State Government Institutions/ State PSUs guaranteed by State Government)	0.20
vi)	Non-submission/ delayed submission of FFRs on due date (For AA & better rated borrowers: Nil for delay upto 30 days, if delay is beyond 30 days, penal interest will be levied as stipulated)	0.02
vii)	Non-renewal of insurance policy in a timely manner or inadequate insurance cover	0.05

**Penalty for other critical infringements be calculated on the Sanctioned Limit for the period of default/ Delay.**

viii) Term Loans  
Adverse deviation from stipulated level in respect of any two of the following parameters:

- I. DSCR
- II. FACR
- III. Interest Coverage Ratio
- IV. Debt/EBITDA

**ii) Breach of Financial Covenants (other than NBFCs)**

Adverse deviation in respect of any two of the following four financial parameters, arrived on the basis of audited financial statements each year, from the estimated/ projected levels accepted at the time of sanction/ last review, will attract penal interest.

**For Term Loans:**

Parameters	Acceptable level for covenant testing
DSCR	As per sanction note
Interest Coverage Ratio	
FACR	
Debt/ EBITDA	

Adverse deviation from the acceptable level for covenant testing beyond which penal provisions would be invoked (per parameter)

Upto 10%	Nil
More than 10%	50 bps per annum





	ix) Cross Default (Default by any of the group companies of the borrower, in payment of interest/ installment/ interest to our bank/ other banks)	1.00% per annum on the entire outstanding for the period of non-adherence.
	x) Diversion of Funds (Breach of Covenant)	2% per annum on the outstanding amount, till such time the position is rectified in case of Diversion of Funds.
	<b>However, overall penal interest (i.e., from Sr. No. (i) to (x)) shall not exceed 5% per annum of the Sanctioned Limit/ Outstanding, whichever is higher.</b>	
21.	For implementation of Resolution Plan/ Restructuring/ Extension/ Shifting DCCO etc.	0.25% of the limit (subject to cap of Rs.15 lakhs)
22.	Service charges for providing credit information reports (CIR) to other banks/ FIs.	
	For Individual Customers (All Segments)	Rs. 500/-
	For Non-Individual Customers (All Segments)	Rs. 1,000/-
23.	Annual review charges for Term Loans	0.10% p.a. on outstanding amount min. Rs. 500/-
24.	Solvency Certificate	Rs. 300 per lac Minimum – Rs. 1,500/- and Maximum – Rs. 25,000/-
25.	Charges for allowing deviation (other than CIC related) / concession (All category of loans)	0.10% of the limit maximum Rs. 5000/-
<b><u>Charges for P-Segment Advances</u></b>		
26.	Processing charges on housing loan scheme	Home Loan - 0.35% of the loan amount maximum Rs. 10,000/-. Takeover of home Loan – 0.10% of loan amount, Min Rs. 500/- max Rs. 10,000/- Housing repair/ maintenance Loan – 0.35% of loan amount, min 500/- max Rs. 10,000/- Farmer housing repairs/maintenance Loan – upto Rs. 50000/- - Nil, above Rs. 50000/- Rs. 250/- Home Top up Loan - 0.35% of the loan amount. Reality Home Loan - 0.35% of the loan amount. Corporate Home Loan – 0.50% of the loan amount. Max gain OD Home Loan – 0.35% of the loan amount.
27.	Processing Charges on Car loan	Rs. 1500/- Certified pre owned cars – 1.25% of loan amount, min. Rs. 3750/- and maximum Rs. 10000/-
28.	Processing Charges on two-wheeler loan	Two-Wheeler loan - 2% of the loan amount, min Rs. 1000/- High value super bike loan - 2% of loan amount, maximum Rs. 10000/-
29.	Processing Charges on Mortgage loan	1.00% of the loan amount.
30.	Processing Charges on personal loan	In Salary Plus loan scheme - 0.50% of the loan amount. Personal loan to Non-Permanent Employee – 1.00% of the loan amount
31.	Processing Charges on Gold loan	0.50% of loan amount or Rs. 500/- whichever is higher.



32.	Processing Charges on pension loan	0.50% minimum Rs. 250/- (Not applicable for bank staff pensioners)
33.	Processing Charges on Education loan	Loan amount up to Rs. 20.00 lakhs – Nil Loan amount above Rs. 20.00 lakhs – Rs. 10,000/-

**Notes:**

1. GST Charges will be extra on all the above charges.
2. No processing charges should be levied for loans sanctioned under loan against banks own deposit and all loans to staff under staff and public category.
3. For Schematic advances, Service Charges applicable will be as per the scheme.

