

**SERVICE CHARGES ON CREDIT RELATED TRANSACTIONS - NON PRIORITY ADVANCES (OTHER THAN RETAIL LENDING SCHEMES) - COMMISSION AND OTHER CHARGES**

**NON PRIORITY SECTOR ADVANCES**

NATURE OF CHARGES	APPLICABLE CHARGES	
a. Processing Charges Fund Based WC Limit-	Upto Rs. 50000	Rs 250/-
	>Rs.50000 to 2 lakhs	0.35% min Rs 550/-
	> Rs.2 lakhs to Rs.10 lakhs	Rs.500/-per lakh minimum Rs.1000/-
		Based on Risk rating as under:
		LR Rs.300/- per lakh
	> 10 lakhs	NR & MR Rs.400/- per lakh
	HR Rs.500/- per lakh	
b. Term Loan-	Upto Rs.50000	Rs 250/-
	>Rs.50000 to Rs.2 lakhs	0.50% min Rs 500/-
	> Rs.2 lakhs to Rs.10 lakhs	1.25% of the loan amount
		Based on Risk rating as under:
		LR 1% of the loan amount
	> 10 lakhs	NR&MR 1.25% of the loan amount HR 1.5% of the loan amount
c. Scheme for financing against rent receivables for exposures exceeding Rs. 5 crores	1% of the loan amount	
d. Non fund based Working Capital limit	As applicable to FB working Capital limits.	
e. Credit limits sanctioned to RRB's-	0.05% subject to ceiling of Rs.50,000/-	
f. Restructured Accounts -	<b>Processing fee @ 0.10% of the amount restructured</b> Exceptions: <ul style="list-style-type: none"> <li>• loans upto Rs.2.00 lakhs</li> </ul>	

NATURE OF CHARGES	APPLICABLE CHARGES									
	<ul style="list-style-type: none"> <li>• all agricultural loans</li> <li>• Housing Loans upto Rs. 20.00 lakhs</li> <li>• Loans to all Micro Enterprises</li> <li>• Loans under Govt. sponsored schemes)</li> </ul>									
<p><b>g. Lead Bank Fees for Consortium/Joint Lending Arrangement</b></p>	<p>Wherever we are the leaders in a consortium/Joint Lending Arrangement (JLA), the lead bank fee is to be collected on the total assessed fund based and Non fund based limits from the consortium as a whole at the following rates, to be collected on annual basis.</p> <table border="1" data-bbox="502 663 1422 1218"> <thead> <tr> <th data-bbox="502 663 970 837"><i>Total assessed fund based and Non-fund based limits from the consortium as a whole</i></th> <th data-bbox="970 663 1422 837">Applicable Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="502 837 970 943">Up-to 10 crores</td> <td data-bbox="970 837 1422 943">0.30% subject to maximum of Rs. 3 lakhs</td> </tr> <tr> <td data-bbox="502 943 970 1081">10 crores to 50 crores</td> <td data-bbox="970 943 1422 1081">0.25% subject to minimum of Rs. 3 lakhs and maximum of Rs.12.50 lakhs</td> </tr> <tr> <td data-bbox="502 1081 970 1218">Above 50 crores</td> <td data-bbox="970 1081 1422 1218">0.20% subject to minimum of Rs. 12.50 lakhs and maximum of Rs.50 lakhs</td> </tr> </tbody> </table>		<i>Total assessed fund based and Non-fund based limits from the consortium as a whole</i>	Applicable Charges	Up-to 10 crores	0.30% subject to maximum of Rs. 3 lakhs	10 crores to 50 crores	0.25% subject to minimum of Rs. 3 lakhs and maximum of Rs.12.50 lakhs	Above 50 crores	0.20% subject to minimum of Rs. 12.50 lakhs and maximum of Rs.50 lakhs
<i>Total assessed fund based and Non-fund based limits from the consortium as a whole</i>	Applicable Charges									
Up-to 10 crores	0.30% subject to maximum of Rs. 3 lakhs									
10 crores to 50 crores	0.25% subject to minimum of Rs. 3 lakhs and maximum of Rs.12.50 lakhs									
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<p><b>Documentation Charges -</b></p>	<table border="1" data-bbox="502 1267 1422 1543"> <tbody> <tr> <td data-bbox="502 1267 981 1308">Upto Rs. 2 lakhs</td> <td data-bbox="981 1267 1422 1308">NIL</td> </tr> <tr> <td data-bbox="502 1308 981 1420">Above Rs 2 lakhs to Rs 5 Crore</td> <td data-bbox="981 1308 1422 1420">Rs 200/- per lakh subject to maximum of Rs. 25,000/-</td> </tr> <tr> <td data-bbox="502 1420 981 1496">Above Rs 5 Crore to Rs 10 Crore</td> <td data-bbox="981 1420 1422 1496">Flat Rs 50,000/-</td> </tr> <tr> <td data-bbox="502 1496 981 1543">Above 10 Crore</td> <td data-bbox="981 1496 1422 1543">Flat Rs 1,00,000/-</td> </tr> </tbody> </table>		Upto Rs. 2 lakhs	NIL	Above Rs 2 lakhs to Rs 5 Crore	Rs 200/- per lakh subject to maximum of Rs. 25,000/-	Above Rs 5 Crore to Rs 10 Crore	Flat Rs 50,000/-	Above 10 Crore	Flat Rs 1,00,000/-
Upto Rs. 2 lakhs	NIL									
Above Rs 2 lakhs to Rs 5 Crore	Rs 200/- per lakh subject to maximum of Rs. 25,000/-									
Above Rs 5 Crore to Rs 10 Crore	Flat Rs 50,000/-									
Above 10 Crore	Flat Rs 1,00,000/-									

NATURE OF CHARGES	APPLICABLE CHARGES	
<b>Mortgage Charges</b>	<b>Exposure upto</b>	<b>Charges</b>
	Exposure upto Rs.10 lakhs and upto 3 mortgages	Rs.1000/-
	Exposure upto Rs.10 lakhs and upto 6 mortgages	Rs.2000/-
	Exposure upto Rs.10 lakhs and above 6 mortgages	Charges as per Column above +Rs.1000 per mortgage beyond 6 mortgages
	Exposure from Rs.10 lakhs to Rs.1 crore upto 3 mortgages	Rs.50 per lakh min Rs.1000 and max Rs.5000 for upto 3 mortgages
	Exposure from Rs.10 lakhs to Rs.1 crore upto 6 mortgages	Rs.75 per lakh min 2000 and max Rs.7500
	Exposure from Rs.10 lakhs to Rs.1 crore above 6 mortgages	Charges as per Column above + Rs.1000 per mortgage beyond 6 mortgages
	Exposure above 1 crore upto 3 mortgages	Rs.75 per lakh min 7500 and max Rs.25000
	Exposure above Rs.1 crore upto 6 mortgages	Rs.100 per lakh min Rs.10000 and max Rs.35000
	Exposure above Rs.1 crore above 6 mortgages	Charges as per Column above + Rs.1000 per mortgage beyond 6 mortgages
<b>Inspection charges</b>	<b>Exposure upto</b>	<b>Charges</b>
	Upto Rs 5000/-	NIL
	Above Rs 5000 to Rs 25000/-	Rs. 100/- p.a.
	Above Rs. 25000/- upto Rs 10 lakhs	Rs 250/- per quarter + OPE actuals
	Above Rs 10 lakhs uptoRs 10 crore	Rs 1500/- per quarter + OPE actuals
	Above Rs 10 crore	Rs.2500/- per quarter + OPE
<b>Term Loan review charges</b>	Liability upto Rs.1 Crore	NIL
	Liability above Rs.1 Cr.	Rs.100 per Lakh; Minimum Rs.10,000/- Maximum Rs.5 lakh
	Review Charges shall be collected on the exposure (i.e., outstanding Liability plus unavailed limits) annually commencing from completion of one year from the date of first disbursement.	

NATURE OF CHARGES	APPLICABLE CHARGES											
Modification in Terms & Conditions of sanction, duly accepted by the borrower	<b>Sanctioned Amount</b>											
	<b>Applicable charges (Per Instance of modification)</b>											
	Upto Rs 1 crore	Rs 5000/-										
	Above Rs 1 crore upto Rs 10 crore	Rs 15000/-										
	Above Rs 10 crore upto Rs 50 crore	Rs 50000/-										
Above Rs 50 crore	Rs 2,00,000/-											
Charges for revalidation of sanction (each revalidation) <b>valid up to 31.03.2024</b>	<table border="1"> <tr> <td data-bbox="496 611 730 696">Working Capital</td> <td data-bbox="738 611 1422 696">50% of applicable Processing charges.</td> </tr> <tr> <td data-bbox="496 696 730 741">Term Loan</td> <td data-bbox="738 696 1422 741">30% of applicable Upfront fees.</td> </tr> </table>		Working Capital	50% of applicable Processing charges.	Term Loan	30% of applicable Upfront fees.						
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Charges for revalidation of sanction (each revalidation) <b>valid wef 01.04.2024</b>	<b>a. Revalidation charges for Working capital limits:</b>											
	<table border="1"> <thead> <tr> <th data-bbox="520 846 858 909">Sanction Amount</th> <th data-bbox="866 846 1406 909">Revalidation charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="520 909 858 1048">Up-to Rs. 5.00 Crores</td> <td data-bbox="866 909 1406 1048">50% of the applicable processing charges with a maximum of Rs. 75,000</td> </tr> <tr> <td data-bbox="520 1048 858 1187">Above Rs. 5 Crore to Rs. 25 Crores</td> <td data-bbox="866 1048 1406 1187">50% of the applicable processing charges with a maximum of Rs. 3.50 Lakh</td> </tr> <tr> <td data-bbox="520 1187 858 1326">Above Rs. 25 Crores to Rs. 100 Crores</td> <td data-bbox="866 1187 1406 1326">50% of the applicable processing charges with a maximum of Rs. 10.00 Lakh</td> </tr> <tr> <td data-bbox="520 1326 858 1464">Above Rs. 100 Crores</td> <td data-bbox="866 1326 1406 1464">50% of the applicable processing charges with a maximum of Rs. 15.00 Lakh</td> </tr> </tbody> </table>		Sanction Amount	Revalidation charges	Up-to Rs. 5.00 Crores	50% of the applicable processing charges with a maximum of Rs. 75,000	Above Rs. 5 Crore to Rs. 25 Crores	50% of the applicable processing charges with a maximum of Rs. 3.50 Lakh	Above Rs. 25 Crores to Rs. 100 Crores	50% of the applicable processing charges with a maximum of Rs. 10.00 Lakh	Above Rs. 100 Crores	50% of the applicable processing charges with a maximum of Rs. 15.00 Lakh
	Sanction Amount	Revalidation charges										
	Up-to Rs. 5.00 Crores	50% of the applicable processing charges with a maximum of Rs. 75,000										
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	Above Rs. 25 Crores to Rs. 100 Crores	50% of the applicable processing charges with a maximum of Rs. 10.00 Lakh										
	Above Rs. 100 Crores	50% of the applicable processing charges with a maximum of Rs. 15.00 Lakh										
	<b>b. Revalidation charges for Term Loans:</b>											
	<table border="1"> <thead> <tr> <th data-bbox="512 1552 842 1615">Sanction Amount</th> <th data-bbox="850 1552 1414 1615">Revalidation charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="512 1615 842 1709">Up-to Rs. 5.00 Crores</td> <td data-bbox="850 1615 1414 1709">30% of the applicable up-front fee with a maximum of Rs. 75,000</td> </tr> <tr> <td data-bbox="512 1709 842 1803">Above Rs. 5 Crore to Rs. 25 Crores</td> <td data-bbox="850 1709 1414 1803">30% of the applicable up-front fee with a maximum of Rs. 3.50 Lakh</td> </tr> <tr> <td data-bbox="512 1803 842 1897">Above Rs. 25 Crores to Rs. 100 Crores</td> <td data-bbox="850 1803 1414 1897">30% of the applicable up-front fee with a maximum of Rs. 10.00 Lakh</td> </tr> <tr> <td data-bbox="512 1897 842 1991">Above Rs. 100 Crores</td> <td data-bbox="850 1897 1414 1991">30% of the applicable up-front fee with a maximum of Rs. 15.00 Lakh</td> </tr> </tbody> </table>		Sanction Amount	Revalidation charges	Up-to Rs. 5.00 Crores	30% of the applicable up-front fee with a maximum of Rs. 75,000	Above Rs. 5 Crore to Rs. 25 Crores	30% of the applicable up-front fee with a maximum of Rs. 3.50 Lakh	Above Rs. 25 Crores to Rs. 100 Crores	30% of the applicable up-front fee with a maximum of Rs. 10.00 Lakh	Above Rs. 100 Crores	30% of the applicable up-front fee with a maximum of Rs. 15.00 Lakh
	Sanction Amount	Revalidation charges										
Up-to Rs. 5.00 Crores	30% of the applicable up-front fee with a maximum of Rs. 75,000											
Above Rs. 5 Crore to Rs. 25 Crores	30% of the applicable up-front fee with a maximum of Rs. 3.50 Lakh											
Above Rs. 25 Crores to Rs. 100 Crores	30% of the applicable up-front fee with a maximum of Rs. 10.00 Lakh											
Above Rs. 100 Crores	30% of the applicable up-front fee with a maximum of Rs. 15.00 Lakh											

NATURE OF CHARGES	APPLICABLE CHARGES	
Commitment charges	<b>Commitment charges shall be collected for limits above Rs 10 crores (FB+ NFB) quarterly based on average utilization as under:</b>	
	If the average utilization during the quarter is more than 75%	No Charges
	If the average utilization during the quarter is between 50 to 75%	0.50% p.a to be recovered on entire unutilized portion on a quarterly basis
	If the average utilization during the quarter is less than 50%	1.00%p.a on entire unutilized portion on a quarterly basis
	For Standby Credit	Nil
	<ul style="list-style-type: none"> <li>• Commitment charges shall be reckoned from the date of execution of documentation.</li> <li>• The guidelines on commitment charges are applicable in respect of our advances under sole banking, multiple banking and consortium advances either as leader or member to the extent of our share/ sanction.</li> </ul>	
<b>In case of peak and non-peak limits the Commitment charges shall be collected as under:</b>		
If the Average utilization during the quarter is more than 75% of the peak/non peak limit.	No Charges	
If the Average utilization during the quarter is less than 75% of the peak/non peak limit.	1.00% p.a on entire unutilized portion on a quarterly basis	
Solvency certificate charges:	Upto Rs.1. Lakhs	Rs.750/-
	1Lakhs to Rs.25 Lakhs	Rs.3000/-
	Rs.25 Lakhs to Rs.50 Lakhs	Rs.6000/-
	>Rs.50 Lakhs	0.10% of the solvency certificate amount, minimum of Rs.6000 and maximum of Rs.50,000
NOC charges in respect of exposures of Rs. 1 crore & above	Upto 10 crore	Rs 1 Lakh
	Above Rs.10 Crore and upto Rs.50 Cr.	Rs.3,00,000/-
	Above Rs.50 Cr.	Rs.5 Lakh

NATURE OF CHARGES	APPLICABLE CHARGES				
No Dues Certificate	Priority Sector Advances		Rs. 50/- per certificate.		
	Others		Rs. 100/- per certificate.		
Service charges & commission on inland guarantees including DPG (Performance Guarantee)	Nature of BG	Internal Rating	Commission		
	Performance BG/ Financial BG/DPG	LR	Performance BG	Financial BG/DPG	
		NR &MR	1.50% p.a.	2.00% p.a.	
		HR	2.00% p.a.	2.50% p.a.	
	Advising of Inland BGs through SFMS		0.20% of the amount of BG with a minimum of Rs.300/- and max Rs.2000/- Advising of Amendment - Flat charges of Rs.600/-		
	Guarantee Secured by 100% Cash margin/ our Own term Deposits		Commission shall be calculated at the rate of Rs.600/- (Minimum amount) plus 25% of the normal rate of commission as per the rates mentioned above. If the guarantee becomes fully secured by our own Term Deposits at a later date after the issue of BG, pro rata commission can be charged and excess commission may be refunded.		
	Bank guarantees Favours NSE / BSE /NCDEX on behalf of Stocks and share Brokers		Base commission of Rs.1000/- + 1.75 %p.a.		
Delivery order/guarantee/indemnity		Whenever branches issue delivery order/guarantee/indemnity favoring Railways/Transport			

NATURE OF CHARGES	APPLICABLE CHARGES		
			Companies to enable the consignee to take delivery of the goods, commission at the rate of 500 per guarantee is collected.
	<b>BG (Trade Credit)</b>		As applicable to financial guarantees
	<b>Letter of Guarantee</b>		0.10% of the amount with a minimum of Rs 10000 and maximum of Rs 1.50 lakhs.
	<b>SBLC for inland transactions</b>		As applicable to other than Performance Guarantee
	<ul style="list-style-type: none"> <li>• Minimum Margin shall be 25%. If margin is reduced, additional commission of 0.25% p.a. is applicable</li> <li>• Minimum Commission for 3 months to be collected irrespective of amount.</li> <li>• A part of the quarter should be treated as full quarter for the purpose of collecting guarantee commission.</li> <li>• In the case of DPGs foreclosed before due-date, commission collected need not be refunded</li> </ul>		

NATURE OF CHARGES	APPLICABLE CHARGES												
Inland Letters of Credit	<table border="1"> <tr> <td colspan="2" data-bbox="501 338 1422 421"><b>Sight/ Usance charge</b></td> </tr> <tr> <td data-bbox="501 421 786 495">up to 7 days sight</td> <td data-bbox="786 421 1422 495">0.20% (subject to maximum of Rs. 5.00 Lakhs)</td> </tr> <tr> <td data-bbox="501 495 786 607">Bills over 7 days upto 3 months sight</td> <td data-bbox="786 495 1422 607">0.50% (subject to maximum of Rs. 15.00 Lakhs)</td> </tr> <tr> <td data-bbox="501 607 786 719">Bills beyond 3 months</td> <td data-bbox="786 607 1422 719">0.50% for first 3 months (subject to maximum of Rs. 15.00 Lakhs) plus 0.30% p.m. in excess of 3 months</td> </tr> <tr> <td colspan="2" data-bbox="501 719 1422 757" style="text-align: center;">and</td> </tr> <tr> <td data-bbox="501 757 786 943"><b>Commitment Charges</b></td> <td data-bbox="786 757 1422 943">charge for the period of liability (from the date of opening of credit to the last date of its validity) at the rate of 0.30% (with a minimum of Rs. 200/-, for every period of 3 months or part thereof).</td> </tr> </table>	<b>Sight/ Usance charge</b>		up to 7 days sight	0.20% (subject to maximum of Rs. 5.00 Lakhs)	Bills over 7 days upto 3 months sight	0.50% (subject to maximum of Rs. 15.00 Lakhs)	Bills beyond 3 months	0.50% for first 3 months (subject to maximum of Rs. 15.00 Lakhs) plus 0.30% p.m. in excess of 3 months	and		<b>Commitment Charges</b>	charge for the period of liability (from the date of opening of credit to the last date of its validity) at the rate of 0.30% (with a minimum of Rs. 200/-, for every period of 3 months or part thereof).
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	<b>Commitment Charges</b>	charge for the period of liability (from the date of opening of credit to the last date of its validity) at the rate of 0.30% (with a minimum of Rs. 200/-, for every period of 3 months or part thereof).											
	<p>The above usance and commitment charges are to be collected based on the internal rating of the borrower as under:</p>												
	<table border="1"> <thead> <tr> <th data-bbox="501 1077 898 1205">Internal rating</th> <th data-bbox="898 1077 1422 1205">Usance &amp; Commitment Charges (As % of Normal Charges mentioned above)</th> </tr> </thead> <tbody> <tr> <td data-bbox="501 1205 898 1243">LR</td> <td data-bbox="898 1205 1422 1243">50%</td> </tr> <tr> <td data-bbox="501 1243 898 1281">NR &amp; MR</td> <td data-bbox="898 1243 1422 1281">75%</td> </tr> <tr> <td data-bbox="501 1281 898 1319">HR</td> <td data-bbox="898 1281 1422 1319">100%</td> </tr> <tr> <td data-bbox="501 1319 898 1415">Inland LCs with 100% cash margin</td> <td data-bbox="898 1319 1422 1415">25% of applicable charges (subject to maximum of Rs. 3.00 Lakhs).</td> </tr> </tbody> </table>	Internal rating	Usance & Commitment Charges (As % of Normal Charges mentioned above)	LR	50%	NR & MR	75%	HR	100%	Inland LCs with 100% cash margin	25% of applicable charges (subject to maximum of Rs. 3.00 Lakhs).		
	Internal rating	Usance & Commitment Charges (As % of Normal Charges mentioned above)											
LR	50%												
NR & MR	75%												
HR	100%												
Inland LCs with 100% cash margin	25% of applicable charges (subject to maximum of Rs. 3.00 Lakhs).												
<p>The period is to be calculated from the date of opening LC to the last date of its validity + Usance period of bill. For sight LCs, one month period is to be reckoned over and above the last date of LC validity.</p>													
<p>Part of a month should be reckoned as a completed month.</p>													
<table border="1"> <tr> <td data-bbox="501 1646 898 2020">Amendment Charges</td> <td data-bbox="898 1646 1422 2020">           (i) For enhancement of amount of LC/ Period: Rs.500/- per amendment plus applicable charges as para above for the additional amount/extended period.            (ii) Other amendments Flat commission of Rs.500/-         </td> </tr> </table>	Amendment Charges	(i) For enhancement of amount of LC/ Period: Rs.500/- per amendment plus applicable charges as para above for the additional amount/extended period. (ii) Other amendments Flat commission of Rs.500/-											
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NATURE OF CHARGES	APPLICABLE CHARGES	
	Advising Charges	0.20% of the amount of LC with a minimum of Rs.500/- and maximum of Rs 2000/-.  Advising of Amendment Flat charges of Rs.500/-
	Confirmation Charges	0.25% p.m. for the period of validity & Usance on the LC amount.
	Negotiating Charges	Bills upto 2.50 lakhs - @ 0.50% with a minimum of 250/-
		Bills over 2.50 lakhs - @ 0.30% with a minimum of 1500/- and maximum of 10000/-
	Charges for giving guarantee for discrepant documents	0.30% with a minimum of Rs.500/-.
	Charges for accepting bills under LCs	0.30% with a minimum of Rs. 500/-
	Charges for retirement of bills under LCs	0.30% with a minimum of Rs.500/- and maximum of Rs. 30000/-.
	Charges for non-payment and non acceptance of bills on presentation/on due date	0.10% with a minimum of Rs.200/- per day.
	Clean payments received under letters of credit	A flat charge of Rs.500/- will be levied by the beneficiaries' bank for receiving clean payment and crediting beneficiaries account.
<b>Revolving Letter Of Credit</b>	In addition to the charges given above, on each reinstatement, usance charges according to tenor and Commitment charge for the period of liability (from the date of reinstatement to the last date of its validity) as stated above is payable on the reinstated amount only (Subject to minimum of Rs. 500/- and maximum of Rs. 5.00 Lakhs).	
<b>Devolvement of BG &amp; LC (both inland &amp; foreign)</b>	0.10% with a minimum of Rs.200/- per day.	

NATURE OF CHARGES	APPLICABLE CHARGES		
Letter of comfort (other than for trade credits for import into India)	As applicable to Financial Guarantees.		
Prepayment charges	<p>The Bank has stipulated pre-payment penalty for pre-closure of Term Loans (both priority and non-priority) and loans under various Retail Lending Schemes of the Bank as under:</p> <ul style="list-style-type: none"> <li>i) Prepayment penalty shall be imposed on the outstanding liability wherever the borrower makes request for transfer of his loan account to other banks/ FIs.</li> <li>ii) Prepayment penalty of 2% shall be collected on the prepaid amount.</li> <li>iii) These guidelines are applicable in respect of the loans availed both under fixed &amp; floating rates of interest.</li> <li>iv) For pre-closure of the loan by the borrower not involving the transfer of accounts to other banks / FIs, no penalty need be levied.</li> <li>v) The Prepayment penalty shall be treated as other income and accounted under commission head.</li> <li>vi) Prepayment penalty on Floating/Fixed rate term loan is waived in respect of all MSE borrowers to fall in line with MSE Code 2015.</li> <li>vii) Foreclosure charges / pre-payment penalties shall not be charged in case of all floating rate term loans sanctioned, for purposes other than business, to individual borrowers with or without co-obligants (s). In other words, pre payment penalty shall be collected for floating rate term loans sanctioned, for business purposes, to individual borrowers other than MSE category.</li> </ul>		
Other Service Charges	Non Collection of title deeds in respect of Mortgage after closure of facility	Rs100 pm maximum Rs1000	
	Late payment of EMI	Overdue interest for the delayed period	
	Notice Charges	Actual + OPE	
	Charges for copy of	Charges if copy	Rs1000+

NATURE OF CHARGES	APPLICABLE CHARGES		
	documents	of documents is for submission to any statutory authority	Actual Photocopying Charges
		Charges if presence of bank official is required along with the documents for obtention of photo copies	Rs2000+ Actual Photocopying Charges
	Providing credit information reports	For individual customers -Rs 50 For Non-individual customers-Rs500	
	Revision in repayment schedule	Re-phasing of loans/deferment in loan instalments - 0.05% of the limit, Minimum of Rs 20,000/- and maximum Rs 1,00,000/-	
	Certificates	Attestation of commercial invoice at the time of negotiation /collection -First time free and for subsequent occasion Minimum charge of Rs 100/- per invoice with a minimum of Rs 250 will be levied on each occasion.	
Any other charges relevant to the transaction	Actual +OPE		
Vetting of information memorandum/TEV report prepared by other banks/financial institutions (To be collected upfront)	<b>Loan Amount</b>		<b>Charges</b>
	Up-to Rs. 10 Crore		Rs. 50,000/-
	Above Rs. 10 Crore and up-to Rs. 50 Crore		Rs. 1 Lakh
	Above Rs. 50 Crore and up-to Rs. 100 Crore		Rs. 2 Lakhs
	Above Rs. 100 Crore		Rs. 3 Lakhs

NATURE OF CHARGES	APPLICABLE CHARGES	
Waiver of project appraisal	Flat charge of Rs.1 lakh per waiver (Note : Wherever vetting of Information Memorandum / TEV Report of other banks / FIs is involved, charges applicable for vetting / Waiver, whichever is higher shall be collected).	
Miscellaneous proposals handled by PAG / PAC(to be collected on Loan Amount)	<b>Loan Amount</b>	<b>Charges</b>
	Up-to Rs.10 Crore	Rs.50,000/-
	Above Rs.10 Crore and up-to Rs.50 Crore	Rs. 1 Lakh
	Above Rs.50 Crore and up-to Rs.100 Crore	Rs.2 Lakhs
	Above Rs.100 Crore	Rs.3 Lakhs
Issue of project appraisal certificates	Wherever project appraisal Certificates are issued on behalf of our customers onetime fee of Rs.15000/- should be collected per Certificate.	
Charges for cancellation of bank's lien on government securities / li policies on closure of the loan:	<ul style="list-style-type: none"> <li>• Within 1 month from the date of closure of loan at the rate of Rs.100/- per instrument + OPE.</li> <li>• If lien cancellation is sought after 1 month from the date of closure of loan charges will be Rs. 200/- per instrument + OPE.</li> </ul>	
Fee for opening / operating ESCROW / TRA accounts (To be collected upfront)	<b>Our share in limits</b>	<b>Applicable charges:</b>
	Upto Rs.5 Cr.	Rs.1 lakh p.a.
	>Rs.5 Cr. & upto Rs.10 Cr.	Rs.2 lakh p.a.
	>10 Cr.	Rs.5 lakh p.a.
NEFT/RTGS charges are in addition to the above as per extant guidelines.		
Capability certificate:	Upto Rs.5 lakh	Rs.500/-
	Above Rs.5 lakhs	Rs.100/- per lakh subject to a maximum of Rs.1,500/-
	Additional capability certificate in respect of the same student for applying to other Universities/ same university within 12 months from the issue of original capability certificate	Rs 100/- Per certificate.
Commercial Paper:	<b>Nature of transaction</b>	<b>Charges</b>
	Issuing/Paying Agent	0.50% (flat charges of face value of CP issue)

NATURE OF CHARGES	APPLICABLE CHARGES		
	Allotment/redemption and sale/ purchase transactions:	CSDL	NSDL
	Account maintenance	Rs.1000 p.a	Rs. 400 p.a
	Transaction charges - per security - Sale/Purchase	Rs. 300	Rs. 350
	Request for dematerialization -per request	Rs. 50	Rs. 50

Project Appraisal Fee (to be collected on Loan Amount)	Loan Amount	Schedule of Fees where Appraisal Report is strictly for internal use	Schedule of Fees where Appraisal Report is to be shared with the customer/ other lenders
	<b>Up-to Rs.10 Crore</b>	0.50% of the <i>loan amount</i> with minimum of Rs.1 Lakh; maximum Rs.5 Lakh	1.00% of the <i>loan amount</i> with minimum of Rs.2 Lakh; maximum Rs.10 Lakhs
	Above Rs.10 Crore and up-to Rs.50 Crore	0.40% of the <i>loan amount</i> with minimum of Rs.5.00 Lakhs; Maximum Rs.20 Lakh	0.75% of the <i>loan amount</i> with minimum of Rs.10.00 Lakhs; Maximum Rs.37.50 lakhs
	Above Rs.50 Crore and up-to Rs.100 Crore	0.35% of the <i>loan amount</i> with minimum of Rs.20 Lakhs; maximum Rs.35 Lakhs	0.60% of the <i>loan amount</i> with minimum of Rs.37.50 Lakhs; maximum Rs.60 Lakhs
	Above Rs.100 Crore	0.30% of the <i>loan amount</i> with minimum of Rs.35 Lakhs Maximum of Rs.3 Cr.	0.50% of the <i>loan amount</i> with minimum of Rs.60 Lakhs; Maximum Rs.5 Cr.
In respect of Consortium/Syndication accounts where the project appraisal is conducted by our bank, the loan amount will be the loan from the entire banking system under the said arrangement.			
NBG proposal charges	Rs. 5 lakh to Rs10 lakhs per proposal.		

Penal charges for non-submission of renewal papers before 1 month of expiry date	<b>Loan/limit (FB+NFB)</b>	<b>Amount of charges</b>
	Upto Rs. 10 lakhs	Nil
	Above Rs. 10 lakhs to Rs. 10 crores	Flat Rs. 5000/- + GST upto the due date of renewal and flat Rs. 10000/- +GST per month thereafter till the date of submission
	For limits beyond Rs. 10 crores	Flat Rs. 25000/- + GST upto the due date of renewal and flat Rs. 50000/- + GST per month thereafter till the date of submission
Processing charges for interest concession proposals	<b>Loan / limit (FB+NFB)</b>	<b>Amount of charges</b>
	Upto Rs. 10 crores	Rs. 5000/- + GST
	Above Rs. 10 crores upto Rs. 100 crores	Flat Rs. 10000/- + GST
	Above Rs. 100 crores	Flat Rs. 100000/- + GST
Service Charges for issuing Bankers' Certificate/ Line of Credit (BC/LOC)	<b>Certificate</b>	<b>Applicable Charges</b>
	<i>Up-to Rs.5 lakh</i>	<i>Rs.500/-</i>
	<i>Above Rs.5 lakhs</i>	<i>Rs.100/- per lakh subject to a maximum of Rs. 50000/-</i>

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