

**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>	

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	<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>									
<b>g. Consortium Advances</b>	<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 and non fund based working capital credit 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 1160"> <thead> <tr> <th data-bbox="502 663 970 813">Total assessed fund and non fund based working capital credit limits from the consortium as a whole</th> <th data-bbox="970 663 1422 813">Applicable Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="502 813 970 898">Upto 10 crores</td> <td data-bbox="970 813 1422 898">0.30% subject to maximum of Rs. 3 lakhs</td> </tr> <tr> <td data-bbox="502 898 970 1028">10 crores to 50 crores</td> <td data-bbox="970 898 1422 1028">0.25% subject to minimum of Rs. 3 lakhs and maximum of Rs.12.50 lakhs</td> </tr> <tr> <td data-bbox="502 1028 970 1160">Above 50 crores</td> <td data-bbox="970 1028 1422 1160">0.20% subject to minimum of Rs. 12.50 lakhs and maximum of Rs.50 lakhs</td> </tr> </tbody> </table>		Total assessed fund and non fund based working capital credit limits from the consortium as a whole	Applicable Charges	Upto 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
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<b>Documentation Charges -</b>	<table border="1" data-bbox="502 1196 1422 1471"> <tbody> <tr> <td data-bbox="502 1196 979 1234">Upto Rs. 2 lakhs</td> <td data-bbox="979 1196 1422 1234">NIL</td> </tr> <tr> <td data-bbox="502 1234 979 1346">Above Rs 2 lakhs to Rs 5 Crore</td> <td data-bbox="979 1234 1422 1346">Rs 200/- per lakh subject to maximum of Rs. 25,000/-</td> </tr> <tr> <td data-bbox="502 1346 979 1424">Above Rs 5 Crore to Rs 10 Crore</td> <td data-bbox="979 1346 1422 1424">Flat Rs 50,000/-</td> </tr> <tr> <td data-bbox="502 1424 979 1471">Above 10 Crore</td> <td data-bbox="979 1424 1422 1471">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/-
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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	Sanctioned Amount	
		Applicable charges (Per Instance of modification)
	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)	Working Capital	50% of applicable Processing charges.
	Term Loan	30% of applicable Upfront fees.
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

NATURE OF CHARGES	APPLICABLE CHARGES			
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	
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	
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
			Performance BG/ Financial BG/DPG	LR
		NR &MR	2.00% p.a.	2.50% p.a.
		HR	2.50% p.a.	3.00% 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		

NATURE OF CHARGES	APPLICABLE CHARGES	
		be charged and excess commission may be refunded.
	<b>Bank guarantees Favours NSE / BSE /NCDEX on behalf of Stocks and share Brokers</b>	Base commission of Rs.1000/- + 1.75 %p.a.
	<b>Delivery order/guarantee/indemnity</b>	Whenever branches issue delivery order/guarantee/indemnity favoring Railways/Transport 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>	

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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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	<p>The above usance and commitment charges are to be collected based on the internal rating of the borrower as under:</p>												
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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 2018">Amendment Charges</td> <td data-bbox="898 1646 1422 2018"> <p>(i) For enhancement of amount of LC/ Period: Rs.500/- per amendment plus applicable charges as para above for the additional amount/extended period.</p> <p>(ii) Other amendments Flat commission of Rs.500/-</p> </td> </tr> </table>	Amendment Charges	<p>(i) For enhancement of amount of LC/ Period: Rs.500/- per amendment plus applicable charges as para above for the additional amount/extended period.</p> <p>(ii) Other amendments Flat commission of Rs.500/-</p>											
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	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

NATURE OF CHARGES	APPLICABLE CHARGES		
	Notice Charges	Actual + OPE	
	Charges for copy of documents	Charges if copy of documents is for submission to any statutory authority	Rs1000+ 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>Project Cost</b>		<b>Charges</b>
	Rs.2 Crore & above and upto Rs.10 Crore		Rs.50,000/-
	Above Rs.10 Crore and upto Rs.50 Crore		Rs. 1 Lakh
	Above Rs.50 Crore and upto Rs.100 Crore		Rs.2 Lakhs

NATURE OF CHARGES	APPLICABLE CHARGES	
	Above Rs.100 Crore	Rs.3 Lakhs
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	<b>Project Cost</b>	<b>Charges</b>
	Rs.2 Crore & above and upto Rs.10 Crore	Rs.50,000/-
	Above Rs.10 Crore and upto Rs.50 Crore	Rs. 1 Lakh
	Above Rs.50 Crore and upto 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 project cost)	<b>Project Cost</b>	<b>Schedule of Fees where Appraisal Report is strictly for internal use</b>	<b>Schedule of Fees where Appraisal Report is to be shared with the customer/ other lenders</b>
	Rs.2Crore& above And upto Rs.10 Crore	0.50% of the project cost with minimum of Rs.1 Lakh; maximum Rs.5 Lakh	1.00% of the project cost with minimum of Rs.2 Lakh; maximum Rs.10 Lakhs
	AboveRs.10 Crore and upto Rs.50Crore	0.40% of the project cost with minimum of Rs.5.00 Lakhs; Maximum Rs.20 Lakh	0.75% of the project cost with minimum of Rs.10.00 Lakhs; Maximum Rs.37.50 lakhs
	Above Rs.50 Crore and upto Rs.100 Crore	0.35% of the project cost with minimum of Rs.20 Lakhs; maximum Rs.35 Lakhs	0.60% of the project cost with minimum of Rs.37.50 Lakhs; maximum Rs.60 Lakhs
	Above Rs.100 Crore	0.30% of the project cost with minimum of Rs.35 Lakhs Maximum of Rs.3 Cr.	0.50% of the project cost with minimum of Rs.60 Lakhs; Maximum Rs.5 Cr.
<b>NBG proposal charges</b>	Rs. 5 lakh to Rs10 lakhs per proposal.		
<b>Penal charges for non submission of renewal papers before 1 month of expiry date</b>	<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	
<b>Processing charges interest concession proposals</b>	<b>for</b>	<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