

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
Loan @ ease – OD against deposit	OD	Nil	Nil	Nil	Nil	Nil
Loan @ease against approved securities	OD	0.15% of the limit subject to minimum of Rs. 1000 /-	Nil	Nil	Nil	Nil
Loan Scheme for Textile Sector	CC	0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	₹1200	₹15	a) 0.15% per quarter for the entire unutilized portion, collected on a quarterly basis, for all loans above Rs.5 Lakhs if utilization falls below 75% of the limit. (b) For non-availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges
CGTMSE Power	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (Including adhoc limit if sanctioned)	₹1200	₹15	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limit sanctioned, 50% of the Processing Fee

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						shall be collected as commitment charges.
	Term loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	₹1200	₹15	For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges
Federal Rent Securitisation Loan	DL/TL/ OD with diminishing DP	1.00% of the limit (Min ₹2500/-), 0.50% - If lessee is our Bank Min. ₹500	Refer #Notes 1(point no. c)	₹1200	₹15	50% of processing fee (for un availed loans)
Fed SME Clean OD	OD	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc limit if sanctioned)	₹1200	₹15	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above ₹ 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
LAP-OD	OD	0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc limit if sanctioned)	₹1200	₹15	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above ₹ 5

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						Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
Contractor Plus scheme	CC	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc limit if sanctioned)	₹1200	₹15	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit.
	BG/LC	1.00% of the limit sanctioned, at the time of fresh sanction & 0.50% at time of renewal for limit renewed.	NA	₹1200	₹15	For non availment of limits sanctioned - 50% of the Processing Fee shall be collected as commitment charges.
	Term loans	1.00% of the sanctioned	Refer #Notes 1 (point no. c)	₹1200/	₹15/-	50% of processing fee (for un availed loans)

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	Addl. funding facility (Demand Loan)	0.25% of the limit of each tranche of bill subject to Max. Rs.5000/- (for the borrowers enjoying WC facility with us)/ 1% of the limit of each tranche of bill (for the borrowers not enjoying WC facility with us)	NA	₹1200	₹15	NA
Business LAP	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	₹1200	₹15	<p>a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above ₹ 5 Lakhs, if utilization falls below 75% of the limit.</p> <p>(b) For non avilment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.</p>

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
	(BG/LC)	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	NA	₹1200	₹15	For non availment of limits sanctioned - 50% of the Processing Fee shall be collected as commitment charges.
Quick Biz	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc	₹1200	₹15	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above ₹ 5 Lakhs if utilization falls below 75% of the limit
	Term loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	₹1200	₹15	50% of processing fee (for un availed loans)
	(BG/LC)	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	NA	₹1200	₹15	For non availment of limits sanctioned - 50% of the Processing Fee shall be collected as commitment charges.

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Federal Arthias scheme	CC	0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc limit if sanctioned)	₹1200	₹15	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
GST Lite	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	₹1200	₹15	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges
	Term Loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	₹1200	₹15	50% of processing fee (for un availed loans)
		0.25 % of the limit sanctioned	3% of the Limit sanctioned (including	₹1200	₹15	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5

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	CC		adhoc limit if sanctioned)			Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
Asset Prime	TL/DL	1% of the limit	Refer #Notes 1(point no. c)	₹1200	₹15	50% of processing fee (for un availed loans)
Green Loan	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	₹1200	₹15	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.

SGB Biz	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	₹1200	₹15	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above ₹ 5 Lakhs, if utilization falls below 75% of the limit.
Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
						(b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
Dealer Financing Arrangement	OD	As per agreement	NIL	₹1200	₹15	As per agreement. 50% of the applicable processing fee (for un availed loans)

- Cibil Charges -(for loans above Rs.2.00L) **Notes:**
- Penal charges applicable for loans and advances is published separately in the website of the bank.
- Commitment charges: Collected quarterly for limits above Rs.5L where average quarterly utilization is less than 75% of sanctioned limit.
- Details of discontinued schemes also included for reference.
- GST applicable on all the above charges will be additional

Documentation Charges

Loan Amount	Documentation Charges(₹)
Upto Rs. 2 Lakhs	Nil
₹ 2 L - ₹ 10 L	500
₹ 10 L- ₹ 30 L	1000
₹ 30 L -₹ 50 lakhs	2500
₹ 50 Lakhs-₹ 1 Cr	5000
More than ₹ 1 Cr	10000

Loans and Advances

Loan Product	Processing Fee / Administration fee	Prepayment options and charges on loans sanctioned / disbursed / renewed effective from 01st Jan 2018 *	Charges for CIBIL report (for loans above ₹ 2.00L)	Commitment charges	Export Advance Coverage Fees
Loans up to ₹50,000/-	NIL	NA	NA	NA	NA
Working capital limit (Other than Agri Loans)	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc-limit if sanctioned) in case of limit closed during the tenure of loan.	CIBIL consumer report- ₹80/ Commercial CIBIL Report –₹1200 CIBIL Detect Charges-₹15	a) 0.15% per quarter of the unutilized portion, collected on quarterly basis, for all loans above ₹ 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.	0.9% per annum for the avg utilization of preshipment limits, collected on a monthly basis.

Term Loan (Other than Agri Loans) / Demand Loan	1.00% of limit	3% of the Balance outstanding or DP whichever is higher or amount of prepayment in case of limit closed during the tenure of loan.	CIBIL consumer report- ₹80/- per report Commercial CIBIL Report –₹1200 & CIBIL Detect Charges-₹15	(a) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.	NA
Non-fund based limits	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	NA	NA	For non availment of limit sanctioned, 50% of the Processing Fee shall be collected as commitment charges	NA
Advance against securities other than banks own Deposit (AAS)	0.25% of the limit	NA	NA	NA	NA

#Notes1:

- a) MSE loans sanctioned upto ₹0.50lakhs is exempted from Processing Fee
b) For OD/CC limits closed/taken over prior to due/expiry date: 3% of the sanctioned limit (including adhoc-limit if sanctioned) c) For Term Loans closed/taken over before the contracted period.

Completed period after sanctioning	Applicable Prepayment penalty at the time of pre-closure
Up to 36 months	3% of the amount prepaid*
>36 months	2% of the amount prepaid*

* Amount prepaid = outstanding balance + overflow amount (if any), as on the date of pre closure.

#Notes2: Categories which are exempted from Prepayment Penalty of loans sanctioned/ renewed/ disbursed before 01.01.2026:

- a) Priority sector advances up to and including ₹50000
- b) Floating rate term loans sanctioned to individuals other than for business purposes
- c) Gold loans, Advance against Deposits & approved securities, all Staff loans including FHSS.
- d) CDR accounts.
- e) Borrowers classified as Micro and Small Enterprises (MSE) coming under the following categories, if closed from own funds
 - All floating interest rate loans
 - All fixed interest rate loans up to & including the limit of Rs. 50 L

#Notes3: Categories which are exempted from Prepayment Penalty of loans sanctioned/ renewed/ disbursed on or after 01.01.2026:

- All floating rate loans sanctioned to individuals and MSEs, irrespective of source of funds used for prepayment of loans either in part or full, and without any minimum lock in period.
- In the case of Cash Credit/Overdraft facilities not falling under the above category, if the borrower intimates the Bank their intention not to renew the facility before the period as stipulated in the loan agreement, provided that the facility gets closed on the due date.
- Priority Sector Advances up to and including ₹50000/-
- Fixed rate loans up to and including the limit of ₹50 Lakh per borrower sanctioned to MSE borrowers
- Corporate Debt Restructured accounts
- Any specific schemes as notified by Government from time to time
- If the facility is prepaid at the instance of the Bank

#Notes4:

Penal charges applicable for loans and advances is published separately in the website of the bank. The following types of loans are outside the purview of policy on penal charges

1. Priority sector loans up to 50,000/-
2. Credit cards
3. External Commercial Borrowings
4. Trade credit including Rupee / Foreign Export Credit.

5. Foreign currency loans

Documentation Charges

Loan Amount	Documentation Charges(₹)
Upto ₹. 2 Lakhs	Nil
₹ 2 L - ₹ 10 L	500/
₹ 10 L- ₹ 30 L	1000
₹ 30 L -₹ 50 lakhs	2500
₹ 50 Lakhs-₹ 1 Cr	5000
More than ₹ 1 Cr	10000

NeSL Charges

	Service Type	Companies	Other Commercial Entities	Individuals
(a) Submission	i) Data Submission Per Loan record of a borrower for each year	At actuals	At actuals	At actuals
	ii) Default Submission	Free	Free	At actuals
(b) Reports	i) One Annual Statement	Free	Free	Free
	ii) Record of Default	Free	Free	₹54.5 per Report
	iii) Other Reports	Free	₹54.5 per Report	₹54.5 per Report

CERSAI Charges

- CERSAI charges will be levied for all loans, where Equitable Mortgage is created, at the rate of ₹75 and ₹150 for loan of amounts up to ₹5 Lakhs and above ₹5 Lakhs respectively.
- Charges for modification of security interest, at the rate of ₹75 and ₹150 for loan amounts up to ₹5 lakhs and above ₹5 Lakhs respectively.
- CERSAI Charges for movables at the rate of ₹75 and ₹150 for loan amounts up to ₹5 Lakhs and above ₹5 Lakhs respectively.
- Charges for searching security interest on properties will be ₹15 • Experian Commercial Including CMR charge ₹1000

Inspection Charges (Other than Agri Loans)

Particulars	Charges
Inspection Within The Same Panchayat /Municipality/Corporation/10km Limits: Loans	
Priority Sector Loans upto ₹ 50,000	Nil
i. Loans up to and inclusive of ₹25,000	Nil
ii Loans above ₹25,000 and Upto ₹2,00,000	₹100 per annum
iii.Loans above ₹2,00,000	0.005% of limit, with a minimum of ₹100 and maximum of ₹500 per inspection
Mudra Loans:	
i. Loans upto ₹ 200000	Nil
ii. Loans above ₹200000 and Upto Rs.500000	₹ 100 per Quarter
iii. Loans above ₹500000	₹ 150 per Quarter
Legal & Pre credit Inspection / verification charges	As per actuals
Inspection Beyond The Same Panchayat/Municipality/Corporation/10km Limits	
Normal Charges + Actual Expenses incurred for conducting the inspection	

Service Charges for issuing NOC/ Credit Opinion

Details of borrower	Service Charges
Credit Limit less than ₹10 L	₹1,000
Credit Limit of ₹10 L and above to ₹500 L (including ₹500 L)	₹5,000
Credit Limits above ₹500 L	₹20,000

Valuation Fees

Value of the Property (In ₹)	Branches coming under Network I	Branches coming under Network II
	Valuation fee	Valuation fee
Up to & including 5 lakhs	₹1300	₹1200
Above 5 Lakh to 10 Lakh	₹1950	₹1800
Above 10 Lakh to 50 Lakh	₹3900	₹6500
Above 50 Lakh to 1 Crore	₹6500	₹7800
Above 1 Crore to 5 Crore	₹7800	₹9750
Above 5 Crore to 25 Crore	₹9750	₹13000
Above Rs.25 Crores	₹13000	₹19500

Commission & SFMS Charges on Bank Guarantee: Refer Forex and Trade Service Charges Schedule

Commission and other charges on Inland Letters of Credit: Refer Forex and Trade Service Charges Schedule

Solvency Charges

Sub-item	Issuance Charges
Up to and including ₹1 Lakh	₹1,000/

Above ₹1 Lakh and up to and including ₹25 Lakhs	₹5,000
Above ₹25 Lakhs up to and including ₹50 Lakhs	₹7,500
Above ₹50 Lakhs	₹20,000

Switching fees

Charges for switching loan from fixed to floating rates or vice versa	0.25% of the balance outstanding / Drawing power whichever is higher
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Cash Handling Charges:

Working capital limits	
Free limit (per quarter)	Charges beyond free limit
150% of limit sanctioned. (Will consider the limit as on previous quarter end for the calculations.)	₹2/₹1000 or part thereof with a minimum charge of ₹50 Per remittance

OD Sublimit Scheme (BUB)	
Free limit (per month)	Charges beyond free limit
Higher of the following limits: 1. 10 times of average balance for previous month 2. Remittance is free of charges if EOD balance on the day of remittance is higher than aggregate cash remitted for the day, up to a monthly upper ceiling of ₹1.25 Cr cash remittance per account	₹3.50 / ₹1000 or part thereof with a minimum of ₹ 50 per remittance and maximum of ₹20,000 per instance.

Service Charges for Temporary Over Draft (TOD)	
Account	Charges
OD/CC	₹ 200 per instance in addition to the interest

Other Charges	
Legal Charges/Audit Charges	At Actuals
Loan Re-scheduling/Rebooking/Cancellation Charges	₹ 1500
Pari passu Charges	₹ 10,000- ₹ 50,000 per occasion
Digital Document Execution Fees (DDE Fee)	At actuals
WhatsApp alert Charges	₹ 1 per alert
Collection/Field Visit Charges	Variable based on actuals