

Loan Type	P F / Admin fee	Prepayment charges	Charges for CIBIL report	CIBIL Detect Charge	Commitment charges
Commercial Vehicle					
New	1%	Upto 3%	Rs.1200/-	Rs.15/-	50% of processing fee (for un availed loans)
Used	2%	Upto 3%	Rs.1200/-	Rs.15/-	50% of processing fee (for un availed loans)
Construction Equipment					
New	2%	Upto 3%	Rs.1200/-	Rs.15/-	50% of processing fee (for un availed loans)
Used	2%	Upto 3%	Rs.1200/-	Rs.15/-	50% of processing fee (for un availed loans)

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.

GST applicable on all the above charges will be additional

Documentation Charges

Loan Amount	Documentation Charges
Upto Rs. 2 Lakhs	Nil
Rs 2 L - Rs 10 L	500/-
Rs 10 L- Rs 30 L	1000/-
Rs 30 L -Rs 50 lakhs	2500/-
Rs 50 Lakhs-Rs 1 Cr	5000/-
More than Rs 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	1st Loan Record - Rs.327/- 2-10 Loan Record- Rs.109/- each 11th onwards- Rs.54.5/- each	1st Loan record - Rs.163.5/-2nd onwards - Rs.54.5/- each	All Loan Records- Rs.54.5/- each
	ii) Default Submission	Free	Free	Rs.54.5/- per instance
(b) Reports	i) One Annual Statement	Free	Free	Free
	ii) Record of Default	Free	Free	Rs.54.5/- per Report
	iii) Other Reports	Free	Rs.54.5/- per Report	Rs.54.5/- per Report

CERSAI Charges

CERSAI charges will be levied for all loans, where Equitable Mortgage is created, at the rate of Rs.75/- and Rs.150/- for loan of amounts up to Rs.5 Lakhs and above Rs.5 Lakhs respectively.

Charges for modification of security interest, at the rate of Rs.75/- and Rs.150/- for loan amounts up to Rs.5 lakhs and above Rs.5 Lakhs respectively.

CERSAI Charges for movables at the rate of Rs.75/- and Rs.150/- for loan amounts up to Rs.5 Lakhs and above Rs.5 Lakhs respectively.

Charges for searching security interest on properties will be Rs.15/-

Experian Commercial Including CMR charge Rs.1000/-

Service Charges for issuing NOC/ Credit Opinion

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

Valuation Fees

Value of the Property	Branches coming under Network I	Branches coming under Network II
	Valuation fee	Valuation fee
Up to & including Rs.5 lakhs	Rs.1300	Rs.1200
Above `5 Lakh to `10 Lakh	Rs.1950	Rs.1800

Above `10 Lakh to `50 Lakh	Rs.3900	Rs.6500
Above `50 Lakh to `1 Crore	Rs.6500	Rs.7800
Above `1 Crore to `5 Crore	Rs.7800	Rs.9750
Above `5 Crore to `25 Crore	Rs.9750	Rs.13000
Above Rs.25 Crores	Rs.13000	Rs.19500

Solvency Charges

Sub-item	Issuance Charges
Up to and including Rs.1 Lakh	Rs.1,000/-
Above Rs.1 Lakh and up to and including Rs.25 Lakhs	Rs.5,000/-
Above Rs.25 Lakhs up to and including Rs.50 Lakhs	Rs.7,500/-
Above Rs.50 Lakhs	Rs.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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