

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>Loan @ ease – OD against deposit</b>	OD	Nil	Nil	Nil	Nil	Nil
<b>Loan @ease against approved securities</b>	OD	0.15% of the limit subject to minimum of Rs. 1000 /-	Nil	Nil	Nil	Nil
<b>Loan Scheme for Textile Sector</b>	CC	0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	Rs.1200/	Rs.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
<b>CGTMSE Power</b>	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)	Rs.1200/	Rs.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)	Rs.1200/	Rs.15/-	For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges
<b>Federal Rent Securitisation Loan</b>	DL/TL/ OD with diminishing DP	1.00% of the limit (Min Rs.2500/-), 0.50% - If lessee is our Bank Min. Rs.500	Refer #Notes 1(point no. c)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
<b>Fed SME Clean OD</b>	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)	Rs.1200/	Rs.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.
<b>LAP-OD</b>	OD	0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoclimit if sanctioned)	Rs.1200/	Rs.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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						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.
<b>Contractor Plus scheme</b>	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)	Rs.1200/	Rs.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	Rs.1200/	Rs.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)	Rs.1200/	Rs.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	Rs.1200/	Rs.15/-	NA
<b>Business LAP</b>	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)	Rs.1200/	Rs.15/-	<p>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.</p> <p>(b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.</p>

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	(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	Rs.1200/-	Rs.15/-	For non availment of limits sanctioned - 50% of the Processing Fee shall be collected as commitment charges.
<b>Quick Biz</b>	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc	Rs.1200/-	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5
	Term loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	Rs.1200/-	Rs.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	Rs.1200/-	Rs.15/-	For non availment of limits sanctioned - 50% of the Processing Fee shall be collected as commitment charges.

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<b>Federal Arthias scheme</b>	CC	0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc limit if sanctioned)	Rs.1200/-	Rs.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.
<b>GST Lite</b>	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)	Rs.1200/-	Rs.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)	Rs.1200/-	Rs.15/-	50% of processing fee (for un availed loans)
		0.25 % of the limit sanctioned	3% of the Limit sanctioned (including	Rs.1200/-	Rs.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		adhoclimit 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.
<b>Asset Prime</b>	TL/DL	1% of the limit	Refer #Notes 1(point no. c)	Rs.1200/-	Rs.15/-	50% of processing fee (for un availed loans)
<b>Green Loan</b>	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)	Rs.1200/-	Rs.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.
<b>SGB Biz</b>	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)	Rs.1200/-	Rs.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.

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.
<b>Dealer Financing Arrangement</b>	OD	As per agreement	NIL	Rs.1200/-	Rs.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
Loans up to 1 Cr	₹ 10,000
> 1Cr upto 5 Cr	₹ 50,000
> 5crs upto 15 Cr	₹ 1,00,000
> 15 Crs upto 25 Cr	₹ 2,50,000
>25 Cr	₹ 3,00,000

## 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 Rs.2.00L)	Commitment charges	Export Advance Coverage Fees
<b>Loans up to Rs.50,000/-</b>	NIL	NA	NA	NA	NA
<b>Working capital limit (Other than Agri Loans)</b>	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- Rs.80/ Commercial CIBIL Report –Rs.1200/- CIBIL Detect Charges-Rs.15/-	a) 0.15% per quarter of the unutilized portion, collected on 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.	0.9% per annum for the avg utilization of preshipment limits, collected on a monthly basis.
<b>Term Loan (Other than Agri Loans) / Demand Loan</b>	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- Rs.80/- per report Commercial CIBIL Report –Rs.1200/- & CIBIL Detect Charges-Rs.15/-	(a) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.	NA

<b>Non-fund based limits</b>	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
<b>Advance against securities other than banks own Deposit (AAS)</b>	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.

<b>Completed period after sanctioning</b>	<b>Applicable Prepayment penalty at the time of pre-closure</b>
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:**

- 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:

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
Loans up to 1 Cr	₹ 10,000
> 1Cr upto 5 Cr	₹ 50,000
> 5crs upto 15 Cr	₹ 1,00,000
> 15 Crs upto 25 Cr	₹ 2,50,000
>25 Cr	₹ 3,00,000

## 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/-

### **Inspection Charges (Other than Agri Loans)**

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

## **Service Charges for issuing NOC/ Credit Opinion**

<b>Details of borrower</b>	<b>Service Charges</b>
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**

<b>Value of the Property (In Rs.)</b>	<b>Branches coming under Network I</b>	<b>Branches coming under Network II</b>
	<b>Valuation fee</b>	<b>Valuation fee</b>
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

**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**

<b>Sub-item</b>	<b>Issuance Charges</b>
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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## Cash handling Charges:

Current Account		
Free Limit (per Month)	Charges beyond free limit	
5 times of previous month's AMB subject to a maximum of ₹50 lacs per month.	₹3.50 / ₹ 1000 or part thereof with a minimum of ₹ 50 per transaction.	
Working Capital (OD/CC)		
Free Limit (per Month)	Charges beyond free limit	
100% of previous quarter average utilisation of fund based working capital limit (only OD/CC limit to be considered) subject to a maximum of ₹50 lacs per month.	₹2 / ₹ 1000 or part thereof with a minimum of ₹ 50 per transaction.	
Other Charges		
Concession Processing Charges- PF/Interest	₹ 2000 per request	
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	
Service charges for processing bulk txns request, including both internal as well as external transfer. (Applicable only for branch-initiated requests; not applicable for digital channels)	No of credit txns to be done in a request	Charge in ₹
	> 5 and upto 10	₹ 450
	>10 and upto 25	₹ 500
	>25	₹ 500 per block of 25