

Advances Related Service Charges (C&I, SME and AGL Segments) w.e.f. 01.04.2023

Sr. No	Item	Applicable Charges (Excluding GST)
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CHAPTER I – SERVICE CHARGES ON CREDIT RELATED TRANSACTIONS

1	<p>(a) Unified Loan Processing Fee (other than ABU) (To be charged on Adhoc limits also) (Applicable also to loans under Consortium arrangement to the extent of our share)</p> <p>(For food processing industry, the loan processing fee would be 50 % of the applicable rate).</p> <p>Processing Charges for Working Capital limits upto Rs 5 lacs (For Micro and Small Enterprises as per MSMED Act 2006): NIL</p> <p>Not applicable for Central Government Organizations & PSU companies having Maharatna, Navratna and Miniratna Status</p>	Unified Loan Processing Fee – Fund Based + Non-Fund Based Limits			
		Up to Rs. 25,000/-	Nil		
		Above Rs. 25,000/- but up to Rs. 2 lac	Rs. 550/-		
		Above Rs. 2 lac and up to Rs 10 lacs	Rs 1,000/-		
		Above Rs 10 lacs and upto Rs 50 lac	0.40% of the loan amount		
		CRA/ CUE	Above Rs. 50 Lac and Upto Rs. 50 Crore (A)	Above Rs. 50 Crore (B)	
		CRA SB 1 to SB 4 / CUE 1 to CUE 4	0.35% of the loan amount Maximum of Rs. 15 Lac	0.25% of the loan amount Maximum of Rs. 25 Lac	
		CRA SB 5 to SB 7 / CUE 5 to CUE 7	0.45% of the loan amount. Maximum of Rs. 20 Lac	0.35% of the loan amount. Maximum of Rs. 35 Lac	
		CRA SB 8 to SB 10 and CUE 8 to CUE 10	0.55% of the loan Amount. Maximum of Rs. 25 Lac	0.40% of the loan Amount. Maximum of Rs. 50 Lac	
		CRA SB 11 and below and unrated / CUE 11 and below	0.65% of the loan Amount. Maximum of Rs. 30 Lac	0.45% of the loan Amount. Maximum of Rs. 60 Lac	
	<p>• Full Processing Fee should be recovered at the time of conveying Sanction of Credit Facilities to the Borrower.</p> <p>• However, for recovering processing fee in respect of conveying Indicative Term Sheet (In-Principle Sanction/ Approval), the same shall be recovered as per the guidelines, if any.</p>				
	<p>Please read the following stipulations in conjunction with the aforesaid charges structure:</p> <ul style="list-style-type: none"> • Where any outside agencies/ law firms are engaged for documentation, the actual charges to be recovered from borrowers. • No processing charges to be recovered on loans against our own deposits, Govt. Securities NSCs, KVPs etc. • Processing Charges are not applicable on term loans where upfront fee is recovered. • The charges are to be recovered at the time of initial sanction as well as for each renewal. • Where account could not be timely renewed due to delayed submission of data by the borrower, the processing charges are to be recovered on the anniversary date of renewal for continuing the advance. • In respect of Government Sponsored Schemes viz. SGSY etc., recovery of service charges will be in accordance with the terms of scheme. • Wherever CUE rating is considered for taking credit decision, Service Charges shall be based on CUE Rating only. • In case of eligible priority sector loans to SHGs/ JLGs, the limit of Rs. 25,000/- will be applicable per member and not to the Group as a whole. • Processing Charges on Asset Backed Securitization loans (Pool Financing) should be recovered as per the scheme. • Product specific processing charges are to be recovered wherever prescribed by BUs. 				
	<p>(b) (i) Loan Processing Charges for ABU – ACC Advances (FB + NFB Limits)</p> <p>a) Upto Rs. 50,000/- : NIL</p> <p>b) >Rs. 50,000 upto Rs. 1.50 Lakh : Rs. 200/-</p> <p>c) >Rs. 1.50 Lakh upto Rs. 3.00 Lakh: Rs. 250/-</p> <p>d) >Rs. 3.00 Lakh: 0.35% of the loan amount with maximum of Rs. 35.00 Lakh</p>				

Sr. No	Item	Applicable Charges (Excluding GST)																												
	(b) (ii) Loan Processing Charges for ABU – KCC Advances (FB + NFB Limits)	a) Upto Rs. 3,00,000/-: NIL b) >Rs. 3.00 Lakh: 0.35% of the loan amount with maximum of Rs. 35.00 Lakh																												
	• Product Specific Charges shall	be applicable as per guidelines issued by ABU from time to time.																												
2	(a) Unified Upfront Fee (Upfront Fee on Term Loans upto Rs 2 lacs in AGL Segment is NIL) (Upfront Fee on Term Loans to all Micro Enterprise units under MSME Act is NIL) Bank loans upto Rs. 5 Lac per borrower/ unit to Micro and Small Enterprises engaged in providing or rendering of services and defined in terms of investment in equipment under MSMED Act, 2006 are exempted	<p>In respect of PF&S SBU handled accounts wherein In-principle sanction letter is to be issued, prior to full scale due diligence/appraisal, following fees are to be recovered before processing the proposal. These fees are applicable only on TL component. (This fee is not applicable for PSUs and companies promoted by PSUs)</p> <table border="1" data-bbox="613 495 1495 789"> <thead> <tr> <th>Stage</th> <th>Fees (Rs. in Lacs)</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td>Submission of proposal by branch/ syndicator/ promoters</td> <td>5</td> <td>Non-Refundable</td> </tr> <tr> <td>Issuance of Indicative Term Sheet (In Principle (IP) Sanction letter)</td> <td>15</td> <td>Non-Refundable</td> </tr> <tr> <td>Revalidation/ Modification</td> <td>5</td> <td>Non-Refundable/Non-adjustable against Upfront Fees</td> </tr> </tbody> </table> <p><i>The aggregate of Rs. 20.00 Lacs recovered till IP stage would be adjusted against the Upfront fees recoverable at the disbursement stage.</i></p> <table border="1" data-bbox="613 848 1495 1058"> <thead> <tr> <th rowspan="5">Term Loans above Rs.2 lac (Other than Micro Units)</th> <th colspan="3">For all term loans other than Micro units:</th> </tr> </thead> <tbody> <tr> <td colspan="3">CRA SB 1 to SB 4 / CUE 1 to 4 - 1.00 % of the Loan amount.</td> </tr> <tr> <td colspan="3">CRA SB 5 to SB 7/ CUE 5 to 7 - 1.20 % of the loan amount.</td> </tr> <tr> <td colspan="3">CRA SB 8 to SB 10 / CUE 8 to CUE 10: 1.40 % of loan amount.</td> </tr> <tr> <td colspan="3">CRA SB 11 and below and unrated / CUE 11 and below: 1.50% of loan amount.</td> </tr> </tbody> </table> <p>Other than PF&S SBU, a non-refundable 30% of the applicable upfront fee will be recovered at the time of conveying sanction letter to the borrower which will be subsequently adjusted against the upfront fees recoverable at the time of first disbursement.</p>	Stage	Fees (Rs. in Lacs)	Remarks	Submission of proposal by branch/ syndicator/ promoters	5	Non-Refundable	Issuance of Indicative Term Sheet (In Principle (IP) Sanction letter)	15	Non-Refundable	Revalidation/ Modification	5	Non-Refundable/Non-adjustable against Upfront Fees	Term Loans above Rs.2 lac (Other than Micro Units)	For all term loans other than Micro units:			CRA SB 1 to SB 4 / CUE 1 to 4 - 1.00 % of the Loan amount.			CRA SB 5 to SB 7/ CUE 5 to 7 - 1.20 % of the loan amount.			CRA SB 8 to SB 10 / CUE 8 to CUE 10: 1.40 % of loan amount.			CRA SB 11 and below and unrated / CUE 11 and below: 1.50% of loan amount.		
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	(b) Annual review charges for Term Loans (Not applicable for Central Government Organizations & PSU companies having Maharatna, Navratna and Miniratna)	<table border="1" data-bbox="613 1171 1495 1352"> <tbody> <tr> <td>During Implementation, i.e., till the date of achievement of DCCO</td> <td>0.05% of the sanctioned loan amount or Rs. 6.00 Lac, whichever is lower.</td> </tr> <tr> <td>After Implementation, i.e., after achievement of DCCO (Covenant Testing Charges)</td> <td>0.05% of the outstanding loan amount or Rs. 3.00 Lac, whichever is lower</td> </tr> </tbody> </table> <p>Annual Review charges shall be applicable to standalone Term Loan reviews only and not applicable in cases where TL Review is part of regular review / renewal of other credit facilities.</p>	During Implementation, i.e., till the date of achievement of DCCO	0.05% of the sanctioned loan amount or Rs. 6.00 Lac, whichever is lower.	After Implementation, i.e., after achievement of DCCO (Covenant Testing Charges)	0.05% of the outstanding loan amount or Rs. 3.00 Lac, whichever is lower																								
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	(c) For Schemes where Refinance is obtained	As specified by Refinancing Agency (To be charged on Short Term Loans also)																												
	(d) Project Appraisal fee (Applicable for Project Term Loans only): To be recovered in addition to Upfront fee in case the appraisal note is shared with other lenders in Consortium /MBA lending.	<table border="1" data-bbox="613 1545 1495 1738"> <thead> <tr> <th rowspan="2">Quantum of Loan</th> <th colspan="3">% of Project Cost (Rs. In lacs)</th> </tr> <tr> <th>%</th> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 25 Crore</td> <td>1.1</td> <td>11</td> <td>28</td> </tr> <tr> <td>> Rs. 25 Crore but up to Rs. 50 Crore</td> <td>0.85</td> <td>28</td> <td>40</td> </tr> <tr> <td>> Rs. 50 Crore but up to Rs. 100 Crore</td> <td>0.55</td> <td>40</td> <td>55</td> </tr> <tr> <td>Above Rs. 100 Crore</td> <td>0.30</td> <td>55</td> <td>@</td> </tr> </tbody> </table> <p>@ To be negotiated in tune with market conditions</p>	Quantum of Loan	% of Project Cost (Rs. In lacs)			%	Minimum	Maximum	Up to Rs. 25 Crore	1.1	11	28	> Rs. 25 Crore but up to Rs. 50 Crore	0.85	28	40	> Rs. 50 Crore but up to Rs. 100 Crore	0.55	40	55	Above Rs. 100 Crore	0.30	55	@					
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3	Lead Bank Fees: (In addition to applicable loan processing charges for loans under Consortium)	Number of banks in Consortium \$	Fee
		Up to 5 banks	10 lacs
		6-10 banks	20 lacs
		More than 10 banks	40 lacs
	\$ including lead bank in Consortium or Multiple Banking		
4	TRA Agent Fee	Number of Lenders	Amount to be charged (per annum)
		Up to 5 banks	15 lac
		6 to 10 banks	25 lac
		11 and above	30 lac
5	Revalidation of Sanction (Not applicable for revalidation of pricing approvals)		
	a) Working Capital	50% of the applicable processing charges	
	b) Term Loan (For revalidation in respect of proposals handled by PF&S SBU, refer point no. 2 of the annexure	i. For Project Loans – 30% of the applicable Project Appraisal Fee ii. For all other Term Loans – 50% of the loan processing charges applicable to Working Capital Limits	
6(a)	Pre-payment charges (on Term Loan Facility)	<p>2.00 % of the pre-paid amount.</p> <p>Pre-payment penalty of 1% will be applicable on account of “Loan prepaid out of higher cash accruals from the project/ equity infusion by promoters”</p> <p>Exemptions:</p> <p>i. No charges will be levied on floating rate term loans sanctioned to Individual borrowers.</p> <p>ii. Micro Enterprises as defined under MSMED Act 2006 are exempted irrespective of the limits/ out standings. However, Small / Medium Enterprises will be subject to levy of Pre-payment charges.</p> <p>iii. Pre-payment charges will not be levied on the following cases: a. In case payment has been made out of cash sweep/ Insurance proceeds b. Payment at the instance of lenders.</p> <p>iv. In the instances where the Bank has strategically decided to exit from the exposure.</p>	
6(b)	Pre-Closure charges (on Fund Based Facilities except Term Loan)	2% of the “Outstanding Amount” being taken over.	
7	Issuing Commercial Paper and Paying Agency Commission	Flat Fee of Rs. 20,000/- per issue	

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8	<p>Commitment Charges: For Both FB and NFB Working Capital Limits irrespective of size of the loan. (Exemptions- Limits to Sick/Weak Units, Export Credit, Purchase/Discounting of Bills Against Bills for Collection, Commercial Banks/FIs (Except NBFC)/ Co-Op Banks/ LDBs, Pre-approved Lines of Credit). A. For exposure greater than Rs. 50.00 Crore & upto Rs 150.00 cr (Both FB & NFB)</p> <p>B. For exposure greater than 150 Crore (Both FB & NFB)</p>	<table border="1"> <tr> <td data-bbox="610 216 1024 310">i) If the average utilization is more than 60%</td> <td data-bbox="1024 216 1503 310">No charges</td> </tr> <tr> <td data-bbox="610 310 1024 373">ii) If the average utilization is between 50-60%</td> <td data-bbox="1024 310 1503 373">0.15% p.a. to be recovered on entire unutilized portion on a quarterly basis.</td> </tr> <tr> <td data-bbox="610 373 1024 468">iii) If the average utilization is less than 50%</td> <td data-bbox="1024 373 1503 468">0.40% p.a. on entire unutilized portion on a quarterly basis.</td> </tr> <tr> <td data-bbox="610 468 1024 667">iv) In case of Standby Line of Credit (WC) - (To be levied half yearly). <i>If SLC is sanctioned for multiple purpose, it may be released in multiple tranches.</i></td> <td data-bbox="1024 468 1503 667">Nil (as the SLC is sanctioned to meet unforeseen working capital needs)</td> </tr> </table> <p>B. Commitment charges (applicable if average utilization is less than 60%) are linked to ECR of the Borrower and shall be recovered on Average undrawn CC/OD limits on quarterly basis, as under: *</p> <table border="1"> <tr> <td data-bbox="610 779 883 835">AAA/ Navratnas</td> <td data-bbox="883 779 976 835">PSUs/ AA</td> <td data-bbox="976 779 1068 835">A</td> <td data-bbox="1068 779 1161 835">BBB & Un-rated</td> <td data-bbox="1161 779 1333 835">BB & below</td> </tr> <tr> <td data-bbox="610 835 883 898">Nil (irrespective of utilization)</td> <td data-bbox="883 835 976 898">0.10%</td> <td data-bbox="976 835 1068 898">0.15%</td> <td data-bbox="1068 835 1161 898">0.30%</td> <td data-bbox="1161 835 1333 898">0.40%</td> </tr> </table> <p>*No concessions to be permitted.</p>	i) If the average utilization is more than 60%	No charges	ii) If the average utilization is between 50-60%	0.15% p.a. to be recovered on entire unutilized portion on a quarterly basis.	iii) If the average utilization is less than 50%	0.40% p.a. on entire unutilized portion on a quarterly basis.	iv) In case of Standby Line of Credit (WC) - (To be levied half yearly). <i>If SLC is sanctioned for multiple purpose, it may be released in multiple tranches.</i>	Nil (as the SLC is sanctioned to meet unforeseen working capital needs)	AAA/ Navratnas	PSUs/ AA	A	BBB & Un-rated	BB & below	Nil (irrespective of utilization)	0.10%	0.15%	0.30%	0.40%
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Nil (irrespective of utilization)	0.10%	0.15%	0.30%	0.40%																
9	Term Loans: Delayed Drawdown (Irrespective of whether having WC limits or not)	0.50% p.a. for delayed drawdown beyond 2 months from the due date on the amount due for disbursement as per disbursement schedule but not disbursed, for the period of delay.																		
10	<p>Recovery of Service Charges for services other than Sanction of credit facilities</p> <p>Charges to be recovered over and above processing fee (even if specific approval has been sought / approved in the loan proposal per se)</p> <p>(To be recovered separately for each applicable head)</p>	<table border="1"> <tr> <td data-bbox="610 1213 597 1245">i) Ceding of Charge on Assets</td> <td data-bbox="610 1213 1503 1245">0.01% of the limit, minimum Rs. 2,000/- and maximum Rs. 50,000/-</td> </tr> <tr> <td data-bbox="610 1255 597 1312">ii) Approval for Mergers & Acquisitions</td> <td data-bbox="610 1255 1503 1312">0.05% of the limit, minimum Rs. 5,000/- and maximum Rs. 75,000/-</td> </tr> <tr> <td data-bbox="610 1323 597 1379">iii) Repayment of Loans/ Deferment in Loan Installments</td> <td data-bbox="610 1323 1503 1379">0.05% of the limit, minimum Rs. 2,000/- and maximum Rs. 1,00,000/-</td> </tr> <tr> <td data-bbox="610 1390 597 1446">iv) Substitution of Collateral Security/ Personal Guarantees</td> <td data-bbox="610 1390 1503 1446">0.02% of the limit, minimum Rs. 2,000/- and maximum Rs. 50,000/-</td> </tr> <tr> <td data-bbox="610 1457 597 1514">v) Release of Personal Guarantee/Collateral Security</td> <td data-bbox="610 1457 1503 1514">0.03% of the limit, minimum Rs. 5,000/- and maximum Rs. 1,00,000/-</td> </tr> <tr> <td data-bbox="610 1524 597 1581">vi) Change in Terms and Conditions/Change in Project/Items of Machinery</td> <td data-bbox="610 1524 1503 1581">0.05% of the limit, minimum Rs. 3,000/- and maximum Rs. 2,00,000/- (applicable to other than PF&S SBU Proposals) 0.05% of the limits, minimum Rs. 1,000/- and maximum Rs. 5,00,000/- per proposal (applicable to PF&S SBU Proposals)</td> </tr> <tr> <td data-bbox="610 1591 597 1648">vii) Permission for Extending Corporate Guarantee</td> <td data-bbox="610 1591 1503 1648">0.05% of the limit, minimum Rs. 10,000/- and maximum Rs. 10,00,000/-</td> </tr> <tr> <td data-bbox="610 1659 597 1715">viii) Issue of No Objection Certificate (NOC)</td> <td data-bbox="610 1659 1503 1715">0.02% of the limit, minimum Rs. 2,000/- and maximum Rs. 50,000/-</td> </tr> </table>	i) Ceding of Charge on Assets	0.01% of the limit, minimum Rs. 2,000/- and maximum Rs. 50,000/-	ii) Approval for Mergers & Acquisitions	0.05% of the limit, minimum Rs. 5,000/- and maximum Rs. 75,000/-	iii) Repayment of Loans/ Deferment in Loan Installments	0.05% of the limit, minimum Rs. 2,000/- and maximum Rs. 1,00,000/-	iv) Substitution of Collateral Security/ Personal Guarantees	0.02% of the limit, minimum Rs. 2,000/- and maximum Rs. 50,000/-	v) Release of Personal Guarantee/Collateral Security	0.03% of the limit, minimum Rs. 5,000/- and maximum Rs. 1,00,000/-	vi) Change in Terms and Conditions/Change in Project/Items of Machinery	0.05% of the limit, minimum Rs. 3,000/- and maximum Rs. 2,00,000/- (applicable to other than PF&S SBU Proposals) 0.05% of the limits, minimum Rs. 1,000/- and maximum Rs. 5,00,000/- per proposal (applicable to PF&S SBU Proposals)	vii) Permission for Extending Corporate Guarantee	0.05% of the limit, minimum Rs. 10,000/- and maximum Rs. 10,00,000/-	viii) Issue of No Objection Certificate (NOC)	0.02% of the limit, minimum Rs. 2,000/- and maximum Rs. 50,000/-		
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11	Miscellaneous Approvals not specified at Point No. 10 (where individual authorities have powers to grant such approvals)	0.05% of the limit, minimum Rs. 10,000/-; maximum Rs. 1,00,000/- (to be recovered only in case of standalone proposal for all Miscellaneous approvals together).																		

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12	<p>Application of Penal Interest (Penal Interest is not applicable in case of Sick Units under rehabilitation and non-compliance on account of Natural Calamities / extraneous reasons as decided by the bank).</p> <p>i) Irregularity in Cash Credit/Overdraft/ Term Loan Account</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Irregularity in Cash Credit/ Overdraft Account/ Term Loan Account</th> <th style="text-align: left;">Rate of Penal Interest</th> </tr> </thead> <tbody> <tr> <td>a) Irregularity upto 60 Days</td> <td>2% per annum on the irregular portion for the period of irregularity</td> </tr> <tr> <td>b) Continuous irregular for a period beyond 60 days</td> <td>5% per annum on the outstanding for the period of irregularity</td> </tr> </tbody> </table> <p>For Microfinance Loans, penalty, if any, for delayed payment shall be applied on the overdue amount and not on the entire loan amount.</p> <table border="1" style="width: 100%; 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Sr. No	Item	Applicable Charges (Excluding GST)
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		<p>Adverse deviation from the acceptable level for covenant testing beyond which penal provisions would be invoked (per parameter)</p> <table border="1"> <tr> <td>Upto 10%</td> <td>Nil</td> </tr> <tr> <td>More than 10%</td> <td>50 bps per annum</td> </tr> </table> <p>Breach of Financial Covenants in case of NBFCs: Penal Interest to a maximum of 50 bps will be charged in case of breach in: i. any one of a, b & c OR / AND ii. any two of d, e, f & g</p> <p>Details as under:</p> <table border="1"> <thead> <tr> <th>Sr. No</th> <th>Parameters</th> <th>Prescribed level of financial covenants</th> <th>Benchmark testing of ratios</th> <th>Penalty for adverse deviation</th> </tr> </thead> <tbody> <tr> <td>a)</td> <td>CRAR</td> <td>16%</td> <td rowspan="3">Below the prescribed level or 10% below the approved level</td> <td rowspan="7">50 bps p.a.</td> </tr> <tr> <td>b)</td> <td>Tier I Ratio</td> <td>12%</td> </tr> <tr> <td>c)</td> <td>Net NPA%</td> <td>5.5%</td> </tr> <tr> <td>d)</td> <td>TOL/ NOF</td> <td></td> <td rowspan="4">10% below the approved level</td> </tr> <tr> <td>e)</td> <td>Liquid Assets/ Total Loan Assets</td> <td></td> </tr> <tr> <td>f)</td> <td>Gross NPA %</td> <td></td> </tr> <tr> <td>g)</td> <td>Asset Coverage Ratio</td> <td></td> </tr> </tbody> </table> <p>Penal Interest would be charged retrospectively from the date of Audited Balance Sheet based on which, covenants have been tested, for the period of breach.</p> <p>ix) Cross Default (Default by any of the group companies of the borrower, in payment of interest/ installment/ interest to our bank/ other banks) 1.00% per annum on the entire outstanding for the period of non-adherence.</p> <p>x) Diversion of Funds (Breach of Covenant) 2% per annum on the outstanding amount, till such time the position is rectified in case of Diversion of Funds.</p> <p>xi) EPC (Rupee) Advance where exports do not materialize 2% p.a. over applicable CC rate from the date of disbursal.</p>	Upto 10%	Nil	More than 10%	50 bps per annum	Sr. No	Parameters	Prescribed level of financial covenants	Benchmark testing of ratios	Penalty for adverse deviation	a)	CRAR	16%	Below the prescribed level or 10% below the approved level	50 bps p.a.	b)	Tier I Ratio	12%	c)	Net NPA%	5.5%	d)	TOL/ NOF		10% below the approved level	e)	Liquid Assets/ Total Loan Assets		f)	Gross NPA %		g)	Asset Coverage Ratio	
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13	For implementation of Resolution Plan/ Restructuring/ Extension/ Shifting DCCO etc.	0.25% of the limit (subject to cap of Rs.15 lakhs)																																	
14	SERVICE CHARGES FOR PROVIDING CREDIT INFORMATION REPORTS (CIR) to other banks/ Fis.																																		
	For Individual Customers (All Segments)	Rs. 500/-																																	
	For Non-Individual Customers (All Segments)	Rs. 2,500/-																																	
15	Exercise of Swing Option (No authority has been vested with discretion to reduce this service charge)	@ 0.02% of amount involved, subject to a minimum of Rs. 1,000/- and a maximum of Rs. 5,000/-																																	

Sr. No	Item	Applicable Charges (Excluding GST)
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Following Service Charges shall be applicable only for WORKING CAPITAL ADVANCES ONLY FOR AGRICULTURE SEGMENT:

16	EQUITABLE MORTGAGE	Per borrowing entity with FB limits upto Rs. 10 Lac	Minimum of Rs. 10,000/- (#)		
		Above Rs. 10 Lac but upto Rs. 5 Crore	Minimum of Rs. 20,000/- (#)		
		Above Rs. 5 Crore	Minimum of Rs. 50,000/- (#)		
		<p># Above charges are applicable for a maximum of 5 recitals only. Beyond 5 recitals, Rs. 2,500/- per recital to be recovered.</p> <p>i) The charges are applicable for extension of mortgage on enhancement of limit and for substitution of title deeds also.</p> <p>ii) The charge specified is applicable per instance irrespective of the number of title deeds for each mortgage.</p> <p>iii) The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also.</p> <p>iv) In case of Registered Mortgage, the aforesaid charges are not to be recovered.</p> <p style="text-align: center;">In case of Registered Mortgage, the following charges to be recovered:</p> <table border="1" style="width: 100%; margin-top: 10px;"> <tbody> <tr> <td>Per borrowing entity with limits upto Rs. 5 Crore</td> <td>Rs. 5,000/-</td> </tr> <tr> <td>Above Rs. 5 Crore</td> <td>Rs. 10,000/-</td> </tr> </tbody> </table>		Per borrowing entity with limits upto Rs. 5 Crore	Rs. 5,000/-
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Above Rs. 5 Crore	Rs. 10,000/-				
17	INSPECTION CHARGES	For units within same Municipal Limit and Outstation	i) Loans upto Rs. 25,000/- Nil ii) Over Rs. 25,000/- but upto Rs. 2 Lac Rs. 600/- p.a.		
		For units within same Municipal Limits	iii) Above Rs. 2 lac but upto Rs. 1 Crore Rs. 275/- per lac p.a. Min Rs. 600/- p.a. and Max. Rs. 15,000/- p.a. iv) Above Rs. 1 Crore but upto Rs. 5 Crore Rs. 110/- per lac p.a. Min. Rs. 15,000/- p.a. and Max. Rs. 25,000/- p.a.		
		For outstation limits	v) Above Rs. 2 Lac but upto Rs. 5 Crore Actual Expenses + Rs. 10,000/- subject to a minimum of Rs. 25,000/- p.a.		
		For units within same Municipal Limits and Outstation	vi) Above Rs. 5 Crore Actual Expenses + Rs. 10,000/- Subject to a minimum of Rs. 30,000/- p.a.		

OTHERS:

- (i) Actual out of pocket expenses will be recovered in all cases, except where specifically exempted.
- (ii) Charges for services, not enumerated above, will continue at the applicable rates.

Sr. No	Item	Applicable Charges (Excluding GST)
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CHAPTER II – SERVICE CHARGES ON INLAND BG

Inland BG Charges# (per BG) As under BGs for all segments

Card Rate for Performance Bank Guarantees (Minimum Commission per BG- Rs 600.00)

	Card Rates	Card rates for Priority Sector	The said CARD Rates are applicable for BGs issued upto 3-year period. For BGs beyond 3 years CARD Rates will get increased by 25 bps.
CRA SB 1-SB 5 / CUE 1- CUE 5	1.60 % p.a.	1.20 % p.a.	
CRA SB 6- SB 9 / CUE 6- CUE 9	1.80 % p.a.	1.35 % p.a.	
CRA SB 10 to SB 12 / CUE 10 to CUE 12	1.90 % p.a.	1.90% p.a.	
CRA SB 13 and below / unrated / CUE 13 and below and unrated	2.20 % p.a.	2.20% p.a.	

Card Rate for Financial Bank Guarantees (Minimum Commission per BG- Rs 600.00)

	Card Rates	Card rates for Priority Sector	The said CARD Rates are applicable for BGs issued upto 3-year period. For BGs beyond 3 years CARD Rates will get increased by 25 bps.
CRA SB 1-SB 5 / CUE 1- CUE 5	1.90 % p.a.	1.45 % p.a.	
CRA SB 6- SB 9 / CUE 6- CUE 9	2.10 % p.a.	1.60 % p.a.	
CRA SB 10 to SB 12 / CUE 10 to CUE 12	2.20 % p.a.	2.20% p.a.	
CRA SB 13 and below / CUE 13 and below and unrated	2.30 % p.a.	2.30% p.a.	

Rebate based on available Cash Margin

Cash Margin	Charges applicable
100 %	25 % of the effective rate
50 %	50 % of the effective rate
< 50 %	Effective rate

i) BG Advising Charges:

Sl No.		BG issued by SBI	BG issued by other banks
1	Advising of BGs	Rs 500/- per instance	Rs 1000/- per instance
2	Advising Amendments	Rs 250/- per advice	Rs 500/- per advice

BG Charges will be recovered in multiple of months for the actual period of BG liability outstanding in Bank's books, with a minimum period of one month. For this purpose, broken days in a month will be treated as full month for recovery of commission.

Commission on issue of Advance Payment Guarantee should be 20 % higher than the normal charges as applicable to financial guarantees.

For BG established through Internet Module of Exim Bills, 90% of the regular charges to be recovered. (i.e. a concession of 10 % of the regular charges with maximum concession of Rs 1000/- per transaction for all Inland trade finance transactions.

P Segment customers are to be considered as unrated borrower

In respect of BG Charges, for high value customers (i.e. for all customers of CAG and CCG, and those customers as decided by SMEBU for NBG), customer-wise schedule of Service Charges shall be prepared and enclosed to the loan proposal. In other words, there will be a Rate Card for every sanction with company-wise rate to be approved by the respective Sanctioning Authority.

ii) Amendment in BG Clause – Rs. 500/- per instance

OTHERS:

- (i) Actual out of pocket expenses will be recovered in all cases, except where specifically exempted.
- (ii) Charges for services, not enumerated above, will continue at applicable rates.

Sr. No	Item	Applicable Charges (Excluding GST)
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CHAPTER III - SERVICE CHARGES ON INLAND LC

Other Inland LCs[#]

(i) Opening Charges* [per LC (including Revolving[@] LC)] (These charges are inclusive of commitment fees and usance charges) (Minimum Commission per LC Rs. 2,000/-)

For amendment w.r.t enhancement of value/ extension of period, difference between total revised charges minus charges already recovered will be applicable, with a minimum commission of Rs. 500/- per instance.		
CRA/CUE Rating	Card Rates	Card rates for Priority Sector
CRA SB 1-SB 5 / CUE 1- CUE 5	1.10% p.a.	0.85 % p.a.
CRA SB 6- SB 9 / CUE 6- CUE 9	1.40% p.a.	1.05 % p.a.
CRA SB 10- SB 12 and CUE 10- CUE 12	1.50% p.a.	1.50% p.a.
CRA SB 13 and below / CUE 13 and below	1.80% p.a.	1.80% p.a.

Rebate based on available Cash Margin

Cash Margin	Applicable Charges
100 %	25 % of the effective rate
50 %	50 % of the effective rate
< 50 %	Effective rate

Note:[#] In respect of LC Charges, for high value customers (i.e. for all customers of CAG and CCG, and those customers as decided by SMEBU for NBG), customer-wise schedule of Service Charges shall be prepared and enclosed to the loan proposal. In other words, there will be a Rate Card for every sanction with company-wise rate to be approved by the respective Sanctioning Authority.

* For Letters of Credit established through Internet Module of Exim Bills, 90% of the regular charges to be recovered. (i.e. a concession of 10 % of the regular charges with a maximum concession of Rs. 1,000/- per transaction for all Inland trade finance transactions.

* LC Charges will be recovered in multiple of months for the actual period of LC liability outstanding in Bank's books, with a minimum period of one month. For this purpose, broken month will be treated as full month for recovery of commission.

@ Same as per LC Opening charges [Item (i) above]. (Applicable to the amount of reinstatement each time)

ii) Other amendments apart from extension in period or increase in value of LC	Flat commission of Rs. 500/- on each amendment.
iii) Transferable Letters of Credit	Rs. 1000/- per transfer except when the name of the beneficiary is changed under instructions from opening Bank.
iv) Adding Confirmation	As applicable to LC opening charges. Item (i) above.
v) Acceptance Charges (For Discrepant Bills)	An acceptance charge of 0.35% on the bill amount with a minimum of Rs.1000/- and a maximum of Rs. 10,000/- for bills lodged which are drawn under Bank's own LC
vi) Acceptance Charges (For Non-Discrepant Bills)	For Bill Value upto Rs. 1 Lac – Rs. 500/- flat per bill For Bill Value more than Rs. 1 Lac – Rs. 1,000/- flat per bill
vii) Retirement of Bills under Inland LC	0.30% of the bill amount with max. of Rs. 30,000/-
viii) Non-payment/ non-acceptance of Demand/ Usance Bills of exchange on presentation/ on due date	0.20 % of bill amount. Minimum Rs. 1000/-
ix) Advising LCs	Flat Rs. 2000/- per instance
x) Advising Amendments	Rs. 750/- per advice / instance

OTHERS:

(i) Actual out of pocket expenses will be recovered in all cases, except where specifically exempted.

(ii) Charges for services, not enumerated above, will continue at applicable rates.

Sr. No	Item	Applicable Charges (Excluding GST)
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CHAPTER IV – SERVICE CHARGES ON DISCOUNTING OF BILLS (INLAND)		
1	a) Outward Bills (Demand)	i) For 13 days – 1 Month MCLR p.a. + Collection Charges/ Negotiation Charges (in case of LC) as applicable for bills + Out of Pocket Expenses. ii) For Bill paid beyond transit period of 13 days – 1 Month MCLR + 500 bps for delayed period beyond stipulated transit period. iii) Bills returned unpaid: Clean OD Rate from the date of purchase/ negotiation after adjusting the amount recovered at the time of negotiation.
	b) Discounting of Bills (Usance) [#] <u>Bills under SBI/ Banks on whom our bank has Global Exposure Limits</u> Bills upto 180 days Bills exceeding 180 days to 360 days	Interest + Negotiation Charges + Out of Pocket Expenses Interest rates will be updated periodically by CPPD in consultation with Global Market (GM). Latest Interest Rates to be referred as per circular updated from time to time.
	c) Bills under LCs issued by Non-First Class Banks	Discount at Interest Rate as applicable to Cash Credit + Negotiation Charges as applicable + Out of Pocket expenses as applicable
	d) Negotiation Charges	0.30% of the bill amount; Minimum Rs. 600/- & Maximum Rs. 2,000/-
	e) Guaranteeing Discrepancy in Documents negotiated under LCs	If payment received under reserve and credited to beneficiary account – 0.35% of the amount of bill with a Min of Rs. 3,000/-
	f) Attestation of Commercial Invoice subsequent to Negotiation	Rs. 125/- per invoice. Min. Rs. 1,000/- on each occasion.
	g) Non-LC Bills Discounting	Discount at Interest Rate as applicable to Cash Credit + Collection Charges as applicable for bills + Out of pocket expenses as applicable.
	h) Collection Charges (LC & Non-LC Bills)	Collection of bills under LC – Rs. 750/- Collection of bills under Non-LC – Rs. 500/-
	i) Clean Payment received under LC Bill	Flat charge of Rs. 1,000/-

^(#) The rates stipulated against bills under SBI/ Banks on whom our bank has Global Exposure Limits, are applicable only for the Discounting of Bills which fully confirms to LC terms.

OTHERS:

(i) Actual Out of Pocket Expenses viz. P&T etc. will be recovered in all cases, except where specifically exempted.

(ii) Charges for services, not enumerated above, will continue at applicable rates.