

Advance Related Service Charges (C&I, SME and AGL Segments)

Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)	
1	<p>(a) Loan Processing Charges (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>Fund Based + Non-fund based limits:</p> <p>Up to Rs. 25,000/-</p> <p>Above Rs. 25,000/- but up to Rs. 2 lac</p> <p>Above Rs. 2 lac and up to Rs 10 lacs</p> <p>Above Rs. 10 lac</p> <p>For Externally rated borrowers:</p> <p>ECR "AAA" & "AA" rated borrowers</p>	<p>Nil</p> <p>Rs. 550/-</p> <p>Rs 1000/-</p> <p>0.350% of loan Amount. Max of Rs.32.00 lac</p> <p>CRA SB 1 to SB 5 / CUE 1 to CUE 5</p> <p>CRA SB 6 to SB 9 / CUE 6 to CUE 9</p> <p>CRA SB 10 to SB 12 and CUE 10 to CUE 12</p> <p>CRA SB 13 and below and unrated / CUE 13 and below</p> <p>0.200% of the loan amount and with max of Rs.16.00 lac</p>	<p>Nil</p> <p>Rs. 550/-</p> <p>Rs 1000/-</p> <p>0.20% of the loan amount Maximum of Rs 20 Lac</p> <p>0.30% of loan amount. Maximum of Rs 30 Lac</p> <p>0.35% of loan Amount. Maximum of Rs 35 Lac</p> <p>0.40% of loan Amount. Maximum of Rs 40 Lac</p> <p>0.20% of the loan amount Maximum of Rs 20 Lac</p>

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Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)
		ECR 'A' rated borrowers	0.250% of the loan amount and with max of Rs. 21 lac.
		ECR 'BBB" rated borrowers	--
		ECR BB rated borrowers	--
		ECR B and below rated borrowers	--
			0.25% of the loan amount Maximum of Rs 25 Lac
			0.30% of the loan amount Maximum of Rs 30 Lac
			0.35% of loan Amount. Maximum of Rs 35 Lac
			0.40% of loan Amount. Maximum of Rs 40 Lac
	<p><i>Please read the following stipulations in conjunction with the aforesaid charges structure</i></p> <ul style="list-style-type: none"> <i>No processing charge to be recovered on loans against our own deposits, Govt. securities NSCs, KVPs, and IVPs etc.</i> <i>30% of applicable processing fees or Rs.1.00 Lac flat, along with ST, whichever is lower has to be recovered up-front for limits up to Rs. 100 cr, above which a flat Rs.10.00 lacs along with ST will be recovered up-front.</i> Full processing fee along with ST has to be recovered at the time of conveying sanction, after adjusting the amount already recovered. <i>Processing charges are not applicable for term loans as upfront fee will be recovered.</i> <i>The charges are to be recovered at the time of initial sanction as well as for each renewal.</i> <i>Where account could not be renewed in time due to delayed submission of data by the borrower, the charge is to be recovered on the anniversary date of renewal for continuing the advance.</i> <i>In respect of PMRY/SGSY and other Govt. sponsored schemes, recovery of service charges will be in accordance with the terms of the scheme.</i> 		
	(b) Loan Processing Charges for ABU -	ACC/KCC Advances (FB+ NFB Limits) a) Upto Rs. 50,000/- b) >Rs.50,000 upto Rs.1.00 Lakh c) > Rs.1.00 Lakh upto Rs.3.00 Lakh d) >Rs.3.00 Lakh	NIL Rs.100/- Rs.100/- per lac or part thereof 0.30% of loan amount with maximum of

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			Rs.30 lac													
2	<p>Upfront Fee (to be recovered at the time of disbursement) <i>In respect of PFSBU 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. (These fee are not applicable for PSUs and companies promoted by PSUs)</i></p> <table border="1"> <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 in principle Sanction letter</td> <td>15</td> <td>Non-Refundable</td> </tr> <tr> <td>Revalidation/Modification</td> <td>5</td> <td>Non-Refundable/Non-</td> </tr> </tbody> </table>	Stage	Fees (Rs in Lacs)	Remarks	Submission of proposal by branch/syndicator/promoters	5	Non-Refundable	Issuance of in principle Sanction letter	15	Non-Refundable	Revalidation/Modification	5	Non-Refundable/Non-	<p>Term Loans to all Micro Enterprise units under MSME Act</p>	<p>Nil</p>	<p>Nil <i>(MSME borrowers: Borrowers having bank loans up to Rs.5 crore 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)</i></p>
		Stage	Fees (Rs in Lacs)	Remarks												
		Submission of proposal by branch/syndicator/promoters	5	Non-Refundable												
		Issuance of in principle Sanction letter	15	Non-Refundable												
		Revalidation/Modification	5	Non-Refundable/Non-												
		Term Loans above Rs.2 lac but up to Rs.5 cr (Other than Micro Units)	1.30% of loan amount.	For all term loans other than Micro units: CRA SB 1 to SB 5 / CUE 1 to 5 - 0.90 % of the Loan amount CRA SB 6 to SB 9/ CUE 6 to 9 - 1.10 % of the loan amount												
		Term Loans above Rs.5 crs but upto Rs.25 cr	1.10% of loan Amount. Min Rs.7.00 lac.	CRA SB 10 to SB 12 / CUE 10 to CUE 12 : 1.30 % of loan amount												
Term Loans above Rs.25 cr	0.90% of loan Amount. Min. Rs. 30 lac.	CRA SB 13 and below and unrated / CUE 13 and below : 1.40% of loan amount														
<u>For Externally rated borrowers:</u>																
'AAA', 'AA' rated borrowers	0.60% of the loan amount. Min. Rs.3 lac.	ECR of AAA & AA: 0.60 % of the loan amount														
'A' rated borrowers-notations to the rating (+ or -) to be	0.70% of the loan amount. Min	ECR of A : 0.70 % of the Loan amount.														

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Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)			
	<table border="1"> <tr> <td data-bbox="271 240 443 395"></td> <td data-bbox="443 240 616 395"></td> <td data-bbox="616 240 786 395">adjustable against Upfront Fees</td> </tr> </table>			adjustable against Upfront Fees	ignored	Rs.3.50 lac.
			adjustable against Upfront Fees			
	<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>	BBB rated borrowers notations to the rating (+ or -) to be ignored	-----	ECR of BBB - 1.00 % of the Loan amount		
		BB rated borrowers notations to the rating (+ or -) to be ignored		ECR of BB : 1.30 % of loan amount		
		B and below rated borrowers notations to the rating (+ or -) to be ignored		ECR of B and below: 1.40% of loan amount		
Annual review charges for Term Loans	Nil	20 % of the upfront fee as per applicable card rate (on the outstandings)				
For Schemes where Refinance is obtained	As specified by Refinancing Agency (To be charged on Short Term loans also)					
	Project Appraisal fee (Applicable for Project Term Loans only):	% of Project Cost (Rs. in lacs)				

Advance Related Service Charges (C&I, SME and AGL Segments)

Sr. No	Item	Existing Charges (Excluding Service Tax)			REvised Charges (Excluding GST)								
	To be recovered in addition to Upfront fee in case the appraisal note is shared with other lenders in Consortium /MBA lending.	%	Min	Max	No change								
	Up to Rs.25 cr.	1.10	11.00	28.00									
	Above Rs.25 cr. but up to Rs.50 cr.	0.85	28.00	40.00									
	Above Rs.50 cr. but up to Rs.100 cr.	0.55	40.00	55.00									
	Above Rs.100 crore	@	55.00	@									
		@ To be negotiated in tune with market conditions											
3	Lead Bank Fees: (In addition to applicable loan processing charges for loans under Consortium)	<table border="1"> <thead> <tr> <th data-bbox="815 705 1249 769">Number of banks in Consortium</th> <th data-bbox="1258 705 1406 769">Fee</th> </tr> </thead> <tbody> <tr> <td data-bbox="815 775 1249 807">Up to 5 banks</td> <td data-bbox="1258 775 1406 807">5 lacs</td> </tr> <tr> <td data-bbox="815 813 1249 845">6-10 banks</td> <td data-bbox="1258 813 1406 845">10 lacs</td> </tr> <tr> <td data-bbox="815 852 1249 884">More than 10 banks</td> <td data-bbox="1258 852 1406 884">30 lacs</td> </tr> </tbody> </table>			Number of banks in Consortium	Fee	Up to 5 banks	5 lacs	6-10 banks	10 lacs	More than 10 banks	30 lacs	No change
Number of banks in Consortium	Fee												
Up to 5 banks	5 lacs												
6-10 banks	10 lacs												
More than 10 banks	30 lacs												
In case of JLF#, 50 % of applicable lead bank fee should, in addition, be recovered, as under:													
In case of JLF													
<table border="1"> <thead> <tr> <th data-bbox="815 1069 1249 1133">Number of banks in consortium</th> <th data-bbox="1258 1069 1406 1133">Fee</th> </tr> </thead> <tbody> <tr> <td data-bbox="815 1139 1249 1171">Up to 5 banks</td> <td data-bbox="1258 1139 1406 1171">7.5 lacs</td> </tr> <tr> <td data-bbox="815 1177 1249 1209">6-10 banks</td> <td data-bbox="1258 1177 1406 1209">15 lacs</td> </tr> <tr> <td data-bbox="815 1216 1249 1248">More than 10 banks</td> <td data-bbox="1258 1216 1406 1248">45 lacs</td> </tr> </tbody> </table>		Number of banks in consortium	Fee	Up to 5 banks	7.5 lacs	6-10 banks	15 lacs	More than 10 banks	45 lacs				
Number of banks in consortium	Fee												
Up to 5 banks	7.5 lacs												
6-10 banks	15 lacs												
More than 10 banks	45 lacs												
# Consortium or Multiple Banking, where our Bank is leader / nodal Bank.													
\$ including lead bank in Consortium or Multiple Banking.													

Advance Related Service Charges (C&I, SME and AGL Segments)

Sr. No	Item	Existing Charges (Excluding Service Tax)	Revised Charges (Excluding GST)								
	TRA Agent Fee. (Since it involves lot of time & manpower to maintain TRA Account, TRA agent Fees are to be recovered)	-----	<table border="1"> <tr> <td data-bbox="1435 320 1738 432">Number of Lenders</td> <td data-bbox="1744 320 2033 432">Amount to be charged (per annum)</td> </tr> <tr> <td data-bbox="1435 437 1738 472">Up to 5</td> <td data-bbox="1744 437 2033 472">10.00 lacs</td> </tr> <tr> <td data-bbox="1435 477 1738 512">6 to 10</td> <td data-bbox="1744 477 2033 512">20.00 lacs</td> </tr> <tr> <td data-bbox="1435 517 1738 552">11 and above</td> <td data-bbox="1744 517 2033 552">25.00 lacs</td> </tr> </table>	Number of Lenders	Amount to be charged (per annum)	Up to 5	10.00 lacs	6 to 10	20.00 lacs	11 and above	25.00 lacs
Number of Lenders	Amount to be charged (per annum)										
Up to 5	10.00 lacs										
6 to 10	20.00 lacs										
11 and above	25.00 lacs										
4	Revalidation of Sanction (<i>Not applicable for revalidation of pricing approvals</i>) a) Working Capital b) Term Loan	50% of the applicable Processing charges. 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.	No change								
5	Pre-payment charges	2.00 % of the pre-paid amount (loans prepaid out of higher cash accruals from the project / refinancing under 5/25 on the date of refinancing / equity infusion by promoters / borrowers will not attract prepayment/pre closure charges). No charges will be levied if credit facility is sanctioned in Individual name.	2.00 % of the pre-paid amount. Exemptions: i. No charges will be levied on floating rate term loans sanctioned to Individual borrowers. ii. In case of MSME borrowers, the charges will not be levied in the following cases: a. Fixed rate loans up to Rs 50 lacs. b. Floating rate loans (MSME borrowers: Borrowers having								

Advance Related Service Charges (C&I, SME and AGL Segments)

Sr. No	Item	Existing Charges (Excluding Service Tax)		REvised Charges (Excluding GST)
				<p><i>bank loans up to Rs.5 crore 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)</i></p> <p>iii. In addition to above, Pre-payment charges will not be levied</p> <ul style="list-style-type: none"> a. In case payment has been made out of cash sweep/ Insurance proceeds b. Payment at the instance of lenders. c. Loans prepaid out of higher cash accruals from the project / refinancing under 5/25 on the date of refinancing / equity infusion by promoters.
6	Allocation of limits (at the request of the borrower)	For allocation of limits to each branch. (To be recovered by Controlling branch.)	Rs. 25,000/- p.a.	No change
		No charges to be levied in case advances are moved from one business unit/ vertical to another at Bank's instance.		
7	Equitable Mortgage (SME & C&I only)	Per borrowing entity with FB	Minimum of Rs 5000.00 #	

Advance Related Service Charges (C&I, SME and AGL Segments)

Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)	
		limits up to Rs. 10 lac Above Rs. 10 lac but up to Rs. 5 crore Above Rs. 5 crore	Minimum of Rs 20000.00# Minimum of Rs 50,000.00#	No change # Above charges are applicable for a maximum of 5 recitals only. Beyond 5 recitals, Rs 5500/- per recital to be recovered.
		i) The charges are applicable for extension of mortgage on enhancement of limit and for substitution of title deeds also. ii) The charge specified is applicable per instance irrespective of the number of title deeds. iii) The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also. iv) In case of Registered Mortgage, the aforesaid charges are not to be recovered. Instead a flat charge of Rs 5000/- to be recovered.		
8	Issuing Commercial Paper and Paying Agency Commission	0.20% p.a	No change	
9	<u>Commitment Charges (@):</u> 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/ Co-Op Banks/ LDBs, Pre-sanctioned Lines of Credit). For units having internal credit	i) If the average utilization is more than 75% ii) If the average utilization is between 50-75%	No charges. (Waived for one year w.e.f 01.04.2016. in case of NBG accounts only). 0.25% p.a to be recovered on entire unutilized portion on a quarterly basis. (Waived for one year w.e.f	No charges. 0.25% p.a to be recovered on entire unutilized portion on a quarterly basis. (Waived for NBG accounts above Rs 1 crore).

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Sr. No	Item	Existing Charges (Excluding Service Tax)	Revised Charges (Excluding GST)
	rating (CRA) of SB10 and worse or external credit rating (ECR) of worse than BBB- (i.e BB+ & worse) the commitment charges will not be waived.	iii) If the average utilization is less than 50% 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>	01.04.2016 in case of NBG accounts only). 0.50% p.a. on entire unutilized portion on a quarterly basis. (Waived for one year w.e.f 01.04.2016 in case of NBG accounts only). 1.00% p.a on unutilized portion of limit during the Half Year to be recovered at the end of Half Year. (Waived for one year w.e.f 01.04.2016 in case of NBG accounts only). 0.50% p.a. on entire unutilized portion on a quarterly basis. (Waived for NBG accounts above Rs 1 crore.). Nil (as the SLC is sanctioned to meet unforeseen working capital needs)
@ Service tax is applicable in terms of Circular No CFO/FRT-TAX/5/2012-13 dated 24.07.2012			
9 A	Facility Fee Applicable in case of NBG accounts	<u>For Loan Limits (FB + NFB excluding Term Loans) of up to Rs 5 crore:</u>	<u>For Loan Limits (FB + NFB excluding Term Loans) of up to Rs 5 crore:</u>

Advance Related Service Charges (C&I, SME and AGL Segments)

Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)	
	only On FB + NFB limits (excluding TLs) above Rs 1.00 crore	Rs 20,000/- per Rs 1 crore or part thereof to be recovered annually on 1 st April every year (Maximum Rs 1,00,000/-). <u>For Loan Limits (FB + NFB excluding Term Loans) above Rs 5 crore: Rs 10,000/- per crore or part thereof to be recovered annually on 1st April every year</u> (Minimum – Rs 1 lac Maximum- Rs 10,00,000/-)	Rs 12,000/- per Rs 1 crore or part thereof to be recovered annually on 1 st April every year (Maximum Rs 50,000/-). <u>For Loan Limits (FB + NFB excluding Term Loans) above Rs 5 crore: Rs 6,000/- per crore or part thereof to be recovered annually on 1st April every year</u> (Minimum – Rs 50,000/- Maximum- Rs 5,00,000/-)	
10	Term Loans: Delayed Drawdown (Irrespective of whether having WC limits or not)	1.25% p.a for delayed draw down 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.	No change	
11	Inspection Charges			
	For units within same Municipal Limit and Outstation	i) Loans Upto Rs. 25,000/-	Nil	Nil
		ii) Over Rs 25,000/- but up to Rs. 2 lac	Rs. 600/- p.a	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 Max. Rs. 15000/- p.a	Rs. 275/- per lac p.a Min. Rs 600/- p.a Max. Rs. 15000/- p.a
		iv) Above Rs. 1 crore but upto Rs. 5 crore	Rs. 110/- per lac p.a. Min. Rs 15000/- p.a Max. Rs. 25,000/- p.a.	Rs. 110/- per lac p.a. Min. Rs 15000/- p.a Max. Rs. 25,000/- p.a.

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Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)	
		(Waived for NBG accounts only w.e.f 01.04.2016 - for units having limits of more than Rs 1 Crore)	(Waived for NBG accounts only for units having limits of more than Rs 1 Crore except for standalone Term Loans)	
	For Outstation units	v) Above Rs 2 lac but up to Rs. 5 crore) Actual expenses + Rs 10,000/- subject to a minimum of Rs. 25,000/- p.a. (Waived for NBG accounts only w.e.f 01.04.2016 - for units having limits of more than Rs 1 Crore)	Actual expenses + Rs 10,000/- subject to a minimum of Rs. 25,000/- p.a. (Waived for NBG accounts only for units having limits of more than Rs 1 Crore except for standalone Term Loans)	
	For units within same Municipal Limits and Outstation	vii) Above Rs. 5 crore Actual expenses + Rs 10,000/- subject to a minimum of Rs. 30,000/- p.a. (Waived for NBG accounts only w.e.f 01.04.2016 - for units having limits of more than Rs 1 Crore)	Actual expenses + Rs 10,000/- subject to a minimum of Rs. 30,000/- p.a. (Waived for NBG accounts only for units having limits of more than Rs 1 Crore except for standalone Term Loans)	
	Note: - For Working Capital Limits such as Cash Credit/EPC Limits etc. as well as Term Loan Limits recovery of inspection charges should be levied in one account only ie cash credit account or current account, if cash credit account is not maintained. All other instructions remain unchanged.			
12	Documentation Charges <i>For Large Corporates (Limits above Rs.100 Cr)</i> @ In case any outside agencies / law firms are engaged for documentation, the actual or the prescribed charges, whichever is higher, to be recovered.	Modification of Standard documents Drafting documents for special purposes, eg. Registered Mortgage, Corporate Loans, Post Merger	Flat fee of Rs.1.10 lac Rs.2.25 lac Per document.	No change

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		Documents, Hypothecation Documents for Fixed Assets or Current Assets alone etc.	
		Drafting of documents for syndicated Term Loans	Flat fee of Rs. 15.00 lac
		Memorandum of Entry for Creation of Equitable Mortgage and Drafting of Declaration by the Company regarding Deposit of Title Deeds as no specific documents are available. (In this case, EM Charges will not be Recovered separately).	Flat fee of Rs. 1.10 lac
	For Other borrowers:	For loans above Rs. 1 crore & upto Rs. 5 cr	Flat fee of Rs.11,000/
No change			
No change			

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Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)										
13	i) <u>Inland BG Charges[#]</u> (per BG)	<table border="1"> <tr> <td data-bbox="815 248 1102 319">For loans above Rs. 5 crore</td> <td data-bbox="1111 248 1406 319">Flat fee of Rs.22,000/</td> </tr> <tr> <td data-bbox="815 325 1102 434">Minimum Commission per BG</td> <td data-bbox="1111 325 1406 434">Rs. 600/-</td> </tr> <tr> <td data-bbox="815 440 1102 504">Upto Rs.5 cr.</td> <td data-bbox="1111 440 1406 504">2.20.% p.a.</td> </tr> <tr> <td data-bbox="815 510 1102 580">Above Rs.5 cr. & upto Rs.10 cr.</td> <td data-bbox="1111 510 1406 580">1.90 % p.a. Min-Rs.11.00 Lac</td> </tr> <tr> <td data-bbox="815 587 1102 651">Above Rs.10 cr.</td> <td data-bbox="1111 587 1406 651">1.60 % p.a. Min-Rs.19.00 Lac</td> </tr> </table>	For loans above Rs. 5 crore	Flat fee of Rs.22,000/	Minimum Commission per BG	Rs. 600/-	Upto Rs.5 cr.	2.20.% p.a.	Above Rs.5 cr. & upto Rs.10 cr.	1.90 % p.a. Min-Rs.11.00 Lac	Above Rs.10 cr.	1.60 % p.a. Min-Rs.19.00 Lac	As under
For loans above Rs. 5 crore	Flat fee of Rs.22,000/												
Minimum Commission per BG	Rs. 600/-												
Upto Rs.5 cr.	2.20.% p.a.												
Above Rs.5 cr. & upto Rs.10 cr.	1.90 % p.a. Min-Rs.11.00 Lac												
Above Rs.10 cr.	1.60 % p.a. Min-Rs.19.00 Lac												
Proposed Card Rate for Performance Bank Guarantees (Minimum Commission per BG- Rs 600.00)													
		Proposed Card Rates	Proposed Card rates under Priority Sector										
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	NA										
CRA SB 13 and below / unrated / CUE 13 and below and unrated		2.20 % p.a	NA										
ECR AAA rated		0.80 % p.a	NA										
ECR A A rated		0.90 % p.a	NA										
ECR A rated		1.00 % p.a	NA										
		Proposed Card Rates	Proposed Card rates under Priority Sector										
ECR BBB rated		1.90 % p.a	NA										

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	ECR BB rated	2.10 % p.a	NA
	ECR B and below rated	2.20 % p.a	NA
Proposed Card Rate for Financial Bank Guarantees (Minimum Commission per BG- Rs 600.00)			
		Proposed Card Rates	Proposed Card rates under Priority Sector
	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	NA
	CRA SB 13 and below / CUE 13 and below and unrated	2.30 % p.a	NA
	ECR AAA rated	1.20 % p.a	NA
	ECR A A rated	1.30 % p.a	NA
	ECR A rated	1.60 % p.a	NA
	ECR BBB rated	2.10 % p.a	NA
	ECR BB rated	2.20 % p.a	NA
	ECR B and below rated	2.30 % p.a	NA
<i>Rebate based on available Cash Margin</i>			

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Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)
	<i>Extant Instructions</i>	Proposed Instructions	
	<i>Cash Margin</i>	<i>Charges applicable</i>	<i>Cash Margin</i> <i>Charges applicable</i>
	100 %	25 % of the card rate	100 % 25 % of the effective rate
			50 % 50 % of the effective rate
			< 50 % Effective rate
<p># 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.</p> <p># Commission on issue of Advance Payment Guarantee should be 20 % higher than the normal charges.</p> <p># 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 a cap of minimum Rs 100/- and a maximum Rs 1000/- per transactions for all Inland trade finance transactions (LC, BG, Bills) routed through Internet Module i.e, e- Trade SBI, to promote digital transactions)</p>			
	ii) For refund of commission for the Unexpired period	Upto 25%	Discretion is vested with DGM (B&O) / DGM of MCG Branch/DGM (COO) of CAG Branch
		Upto 50%	Discretion is vested with GM (RH) of CAG Branch / GM (Network)/ GM (MCRO)
14	Letters of Comfort (LOC) (Minimum charge for one (1) month will be recovered).	Backed by 100% discharge of liability (viz., cash margin, Sanctioned Term Loan, Guarantee of First Class Bank, 100% lien on drawing power)	0.55% p.a.
		Others	2.20% p.a.
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. 1000/- and a maximum of Rs. 5000/-.	No change
16	<u>Inland LCs</u> [#]	i) LC upto Rs. 5 crores	2.00% p.a.
			As under

Advance Related Service Charges (C&I, SME and AGL Segments)

Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)
	(i) Opening Charges* (per LC) (These charges are inclusive of commitment fees and usance charges)	ii) Above Rs. 5 crores to Rs. 10 crores	1.80% p.a. Min- Rs 10.00 Lac
		iii)Above Rs. 10 crores	1.50% p.a. Min Rs.18 Lac
		Minimum Charges 0.65% or Rs.2000/- whichever is higher.	
	<i>CRA / CUE Based Proposed Card Rate for issuance of Letters of Credit (Minimum Commission per LC Rs 2000/-)</i>		
		Card Rates	Card rates under 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 to SB 12 and CUE 10 to CUE 12	1.50% p.a	NA
	CRA SB 13 and below / CUE 13 and below	1.80% p.a	NA
	<i>ECR Based Proposed Card Rate for issuance of Letter of Credit</i>		
	ECR AAA rated	0.50 % p.a	
	ECR A A rated	0.60% p.a	NA
	ECR A rated	0.70 % p.a	NA
	ECR BBB rated	0.90 % p.a	NA
	ECR BB rated	1.50% p.a	NA
	ECR B and below rated	1.80% p.a	NA
	<i>Rebate based on available Cash Margin</i>		
	<i>Extant Instructions</i>	<i>Proposed Instructions</i>	

Advance Related Service Charges (C&I, SME and AGL Segments)

Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)
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Cash Margin	Charges applicable	Cash Margin	Charges applicable
100 %	25 % of the card rate	100 %	25 % of the effective rate
		50 %	50 % of the effective rate
		< 50 %	Effective rate

Note:

In respect of LC and BG Charges, for high value customers (i.e. for all customers of CAG and MCG, 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 cap of minimum Rs 100/- and a maximum Rs 1000/- per transactions for all Inland trade finance transactions (LC, BG, Bills) routed through Internet Module i.e e -Trade SBI, to promote digital 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.

ii) Increasing Value of Credit	LC opening charges for the increased amount to be recovered. Minimum charge of Rs. 500/-	No change
iii) Extension of Period (Including Revolving LCs)	LC Opening Charges for the period it will be extended. Minimum- Rs. 5000/-	
v) Revolving LCs	Same as per LC Opening charges [Item (i) above]. (Applicable to the amount of reinstatement each time)	
vi) Other amendments apart from extension in period or increase in value of LC	Flat commission of Rs. 500/- on each amendment.	
vii) Transferable Letters of Credit	Rs. 1000/- per transfer except when the	

Advance Related Service Charges (C&I, SME and AGL Segments)

Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)
		name of the beneficiary is changed under instructions from opening Bank.	
	viii) Advising LCs	Flat Rs. 2000/- per instance	
	ix) Advising Amendments	Rs. 750/- per advice / instance	
	x) Adding Confirmation	As applicable to LC opening charges. Item (i) above.	
	xi) Acceptance Charges	An acceptance charge of 0.35% on the bill amount with a minimum of Rs.1000/-	
	<i>Acceptance charges are not applicable to Bills lodged which are drawn under branch's own LC, provided such bills are in conformity with the terms of LC. Acceptance charges are to be recovered in respect of discrepant bills drawn even under the LC opened by same branch which are required to be presented to the drawee for acceptance.</i>		
	xi) Retirement of Bills under Inland LC	0.30% of the bill amount with max. of Rs. 30,000/-	
	xii) Non-payment/ non-acceptance of Demand/ Usance Bills of exchange on presentation/ on due date	0.20 % of bill amount. Minimum Rs. 1000/-	
	xiii) Out of Pocket Expenses	No out of pocket expenses such as postage, telegrams, telex, cable charges shall be collected from the beneficiary unless otherwise specified.	No change
	xiv) 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/-	
	xv) Clean Payment received under LC	Flat charge of Rs. 1000/-	
	xvi) Attestation of Commercial Invoice subsequent to Negotiation	Rs. 125/- per invoice. Min. Rs. 1000/- on each occasion.	

Advance Related Service Charges (C&I, SME and AGL Segments)

Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)
17	<p>a) Bills (Demand)</p> <p><i>(For Demand Bills under LCs, Negotiation Charges to be levied in place of Collection Charges).</i></p>	<p>i) Interest @ 50 paise per Rs.100/- + collection charges as applicable for bills + out of pocket expenses.</p> <p>ii) Bills paid beyond transit period of 13 days: Interest @ BR + 8.25 % p.a. for delayed period beyond stipulated transit period.</p> <p>iii) Bills returned unpaid : Interest @ BR + 8.25 % p.a. from the date of purchase after adjusting the amount recovered at the time of discounting.</p>	No change
	<p>b) Discounting of Bills (Usance)* Bills under SBI / First Class Banks' LCs Bills up to 3 months Bills exceeding 3 months but upto 6 months Bills exceeding 6 months but upto one year. Bills exceeding 1 year and up to 3 years</p>	<p>The rates are reviewed at regular intervals based on the liquidity position of the Bank, market conditions and are advised from time to time.</p>	No change
	<p>c) Bills under LCs issued by Non-First Class Banks</p>	<p>Discount at Interest Rate as applicable to Cash Credit + Negotiation Charges as applicable + Out of Pocket expenses as applicable.</p>	

Advance Related Service Charges (C&I, SME and AGL Segments)

Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)
	d) Non-LC bills	Discount at Interest Rate as applicable to Cash Credit + Collection Charges as applicable for bills + Out of Pocket expenses as applicable.	
	* The rates stipulated against bills under SBI / First Class Banks' LCs are applicable only for the Discounting of Bills which fully conform to LC terms.		
18	Recovery of Service Charges for services other than Sanction of credit facilities	<i>Charges to be recovered over and above processing fee (even if specific approval has been sought / approved in the loan proposal per se). (to be recovered separately for each applicable head)</i>	
	i) Interchangeability between Limits	0.01% of the limit, minimum Rs. 2,000/- max. Rs. 50,000/-	No change
	ii) Ceding of Charge on Assets	0.01% of the limit, minimum Rs. 2,000/- max. Rs. 50,000/-	
	iii) Approval for Mergers & Acquisitions	0.05% of the limit, minimum Rs. 5,000/- max. Rs. 75,000/-	
	iv) Rephasement of Loans/Deferment in Loan Installments	0.05% of the limit, minimum Rs. 2,000/- max. Rs. 1,00,000/-	
	v) Substitution of Collateral Security/ Personal Guarantees	0.02% of the limit, minimum Rs. 2,000/- max. Rs 50,000/-	
	vi) Release of Personal Guarantee/Collateral Security	0.03% of the limit, minimum Rs. 5,000/- max Rs. 1,00,000/-	
	vii) Change in Terms and Conditions/Change in Project/Items of Machinery	0.05% of the limit, minimum Rs. 3,000/- max Rs. 2.00 Lacs (applicable to other than PFSSBU Proposals)	
		0.01 % of the limits, minimum Rs 1,000/- and Max Rs 5,00,000/- per proposal	

Advance Related Service Charges (C&I, SME and AGL Segments)

Sr. No	Item	Existing Charges (Excluding Service Tax)	Revised Charges (Excluding GST)								
		(applicable to PFSBU Proposals)									
	viii) Other Miscellaneous Approvals (to be recovered separately for each approval falling under other misc. approvals)	0.05% of the limit, minimum Rs. 3,000/- max. Rs. 1,00,000/-									
19	Application of Penal Interest (GST is not applicable) <i>(Penal interest is not applicable in case of Sick units under Rehabilitation / restructured accounts under CDR / JLF and non-compliance on account of Natural calamities/ extraneous reasons – As may be decided in CDR / JLF).</i>										
	i) Irregularity in Cash Credit Account:	a) Continuously irregular for a period beyond 60 days. b) In other cases	5.00 % per annum on the irregular portion for the period of irregularity. No change								
	ii) Non Submission of Stock statements in time: <i>Stock statements not submitted within 20 days of the succeeding month to be treated as non-submission except where period is extended / specified by the sanctioning authority or in the scheme.</i>	i. For limits up to Rs.10.00 Lacs: Nil ii. For limits above Rs 10.00 lac and up to Rs.1 Crore: Flat penalty (penal interest) of Rs 200/- for each day of delay beyond due date for submission. iii. For limits above Rs.1.00 Crore: 0.25 % of total FBWC limits (our share) as flat penalty on each instance / default , in case stock statement is not submitted.	i. For limits up to Rs.10.00 Lacs: Nil ii. For limits above Rs 10.00 lac and up to Rs.1 Crore: Flat penalty (penal interest) of Rs 200/- for each day of delay beyond due date for submission. iii. For limits above Ra 1.00 crore: <table border="1" data-bbox="1435 1034 2047 1310"> <thead> <tr> <th>Limit</th> <th>Flat Penal Interest per day of delay</th> </tr> </thead> <tbody> <tr> <td>Rs 1.00 to Rs 50 Crore</td> <td>Rs1000</td> </tr> <tr> <td>Above Rs 50 crore to Rs 500 crore</td> <td>Rs 2000</td> </tr> <tr> <td>Above Rs 500 crore</td> <td>Rs 5000</td> </tr> </tbody> </table>	Limit	Flat Penal Interest per day of delay	Rs 1.00 to Rs 50 Crore	Rs1000	Above Rs 50 crore to Rs 500 crore	Rs 2000	Above Rs 500 crore	Rs 5000
Limit	Flat Penal Interest per day of delay										
Rs 1.00 to Rs 50 Crore	Rs1000										
Above Rs 50 crore to Rs 500 crore	Rs 2000										
Above Rs 500 crore	Rs 5000										
	iii) Non submission of Renewal Data, including Audited Balance	Non-submission of renewal data 30 days before the due date for renewal of limits:									

Advance Related Service Charges (C&I, SME and AGL Segments)

Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)
	Sheet	<p>Flat Rs 50,000/- upto the due date of renewal & flat Rs 1,00,000/- per month thereafter till the date of submission.</p> <p>Non submission of audited balance sheet within 6 months of the closure of the financial year of the borrowing entity: (a) Delay of one month :NIL (b) Delay of more than one month: Pricing to go up by 25 basis points till the audited balance sheet is submitted.</p> <p>For listed companies, the above penal provision would be applicable, if the audited financials are not filed with the stock exchange as per SEBI requirements/listing agreement.</p>	No change
	iv) Non submission / delayed submission of FFRs on due date	i. For A & better rated borrowers: Nil ii. For BBB+ and worse rated borrowers: Flat penalty (penal interest) of Rs 5000/- for each day of delay beyond due date for submission.	
	v) Non-renewal of insurance policy(ies) in a timely manner or inadequate insurance cover		Flat penalty (penal interest) of Rs 200/- for each day of delay beyond due date.
	vi) Diversion of Funds (<i>Mandatory Negative covenant</i>)	2.00 % p.a. on the entire outstandings (over and above the aggregate penal interest of 3 % p.a) till such time the position is rectified.	No change
	vii) Term Loans (a) Non-payment of interest/	5.00 % per annum on the irregular portion for the period of irregularity..	No change

Advance Related Service Charges (C&I, SME and AGL Segments)

Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)											
	<p>installment</p> <p>b) Cross default (Default in payment of installment/ interest to other Institutions/ Banks</p> <p>c) Adverse deviation from stipulated level in respect of any two of the following parameters:</p> <p>I. DSCR</p> <p>II. FACR</p> <p>III. Interest Coverage Ratio</p> <p>IV. Debt/EBIDTA</p>	<p>1.00 % p.a. on the entire outstandings for the period of non-adherence subject to a minimum period of 1 year.</p> <p>Adverse deviation in respect of any two of the following four financial parameters, arrived at based on audited financial statements each year, from the estimated / projected levels accepted at the time of sanction / last review, will attract penal interest :</p> <p>For Term Loans:</p> <table border="1" data-bbox="831 799 1391 1118"> <thead> <tr> <th>Parameter</th> <th>Acceptable level for covenant testing</th> </tr> </thead> <tbody> <tr> <td>DSCR</td> <td rowspan="4">As per sanction note</td> </tr> <tr> <td>Interest Coverage Ratio</td> </tr> <tr> <td>FACR</td> </tr> <tr> <td>Debt/EBIDTA</td> </tr> </tbody> </table> <p>Adverse deviation from the acceptable level for covenant testing beyond which penal provisions would be invoked (per parameter)</p> <table border="1" data-bbox="831 1118 1391 1382"> <tbody> <tr> <td>Up to 5 %</td> <td>NIL</td> </tr> <tr> <td>More than 5 % and up to 10 %</td> <td>25 bps p.a.</td> </tr> </tbody> </table>	Parameter	Acceptable level for covenant testing	DSCR	As per sanction note	Interest Coverage Ratio	FACR	Debt/EBIDTA	Up to 5 %	NIL	More than 5 % and up to 10 %	25 bps p.a.	<p>No change</p> <p>No change</p>
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Advance Related Service Charges (C&I, SME and AGL Segments)			
Sr. No	Item	Existing Charges (Excluding Service Tax)	REvised Charges (Excluding GST)
		More than 10 % 50 bps p.a. Penal interest would be charged retrospectively from the date of audited Balance Sheet on the basis of which, covenants have been tested, for the period of breach.	
	viii) EPC Advance where exports do not materialize	2.00% p.a over applicable CC rate from the date of disbursal.	No change
20	For implementation of Flexible Structuring-5/25 , Scheme/extension/shifting COD etc		A flat amount of Rs.10 lac to be charged for each proposal
21	SERVICE CHARGES FOR PROVIDING CREDIT INFORMATION REPORTS		
	For Individual Customers (All Segments)	Rs. 50/-	No Change
	For Non-Individual Customers (All Segments)	Rs. 500/-	

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 existing rates.