

Service Charges (Excluding GST)

SL	Item	Revised Service Charges w.e.f. 01.07.2023															
1	Proposal Processing Charge: New/ Enhancement / Review (Note: Inspection, Documentation & Mortgage charges are merged with PPC. Hence, these charges are not applicable.)	<p>Processing fees: A. Fund based Limit: (i) New/Enhancement</p> <table border="1"> <thead> <tr> <th>Sanction Limit Range (Amt. in lakhs)</th><th>Charges % of Sanction limit</th><th>Remarks</th></tr> </thead> <tbody> <tr> <td>Up to 1 lakhs</td><td>Nil</td><td>--</td></tr> <tr> <td>>1 to 100 lakhs</td><td>1.00</td><td>Min Rs.2500/- Max: Rs.60,000/-</td></tr> <tr> <td>>100 lakhs to 1000 lakhs</td><td>0.50</td><td>Min. Rs.60,000/- Max: Rs.4,00,000/-</td></tr> <tr> <td>>1000 lakhs</td><td>0.35</td><td>Min: Rs.4,00,000/- Max: 25,00,000/-</td></tr> </tbody> </table> <p>ii. Review:</p> <p>a) Working Capital: Same as table A (i) b) Term Loan: 0.20% on Drawing limit, maximum of Rs.6.00 lakhs.</p> <p>B. Non Fund based limit: New/Enhancement/ Review</p> <p>50 % of charges as applicable to Fund Based limits as mentioned above subject to the maximum cap stipulated.</p> <p align="center">*****</p> <p>PPC is exempted for Casual NFB exposures (LC/BG) secured by cash margin of 100% or more.</p> <p>No charges are to be levied for loan against TDR, KVP, NSC etc as the same is against borrower's own deposits.</p> <p># 25% concession in PPC is allowed to all Silver & Gold ZED certificate holder.</p> <p>@ The PCC charges for advances canvassed under specific scheme / offer will be applicable.</p> <p>^ Out of pocket charges to be recovered actually.</p>	Sanction Limit Range (Amt. in lakhs)	Charges % of Sanction limit	Remarks	Up to 1 lakhs	Nil	--	>1 to 100 lakhs	1.00	Min Rs.2500/- Max: Rs.60,000/-	>100 lakhs to 1000 lakhs	0.50	Min. Rs.60,000/- Max: Rs.4,00,000/-	>1000 lakhs	0.35	Min: Rs.4,00,000/- Max: 25,00,000/-
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	TOL/TOD charges	<p>TOLs/TODs charges on every instance:</p> <p>Up to Rs.25000/- : Rs.100 Above Rs.25000/- up to Rs.1 crores : 0.05% of the TOL amount min Rs.500/- Over Rs.1 crores : 0.05% of the approved amount min Rs.5000/-</p> <p>Maximum charges under this head at a time is proposed to be capped at Rs.10000/-</p> <p>No charges to be levied in the cases where the TOL/TOD is settled before close of business hours (same day).</p>
2	Annual Review Of Term Loans	As per para A(ii) b
3	Documentation Charges	NIL
4	Inspection Charges Per visit	NIL
5	Mortgage Fee	NIL
6	Charges for Amendments/ Modification of Sanction terms	<p>For limits (FB+NFB)</p> <p>Up to Rs.1.00 Crore : NIL</p> <p>Above 1.00 Core up to 5.00 Crore : Rs.7500/-</p> <p>Above 5.00 Crore up to 25.00 Crores : Rs.30000/-</p> <p>Above 25.00 Crore up to Rs.50.00 Crores : Rs.50000/-</p> <p>Above Rs.50.00 Crores: Rs.75000/-</p> <p>(Charges per instance)</p> <p>We enumerate the illustrative instances of Modification in "Terms & Condition of sanctions" to be effected at the request of the borrower where this charge will be levied :-</p> <p>(i)Substitution of Collateral.</p>

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		<p>(ii) Release of Personal Guarantee/ Collateral Security.</p> <p>(iii) Interchangeability of limits.</p> <p>(iv) Change in Project/ items of machinery.</p> <p>(v) Ceding of charges on Assets.</p> <p>(vi) Rephasement of Loans/ Deferment of Loan installments.</p> <p>(vii) Approvals for mergers & amalgamations).</p> <p>(viii) Any other miscellaneous credit related approvals.</p> <p>The charges shall be levied per instance of proposal submission and should be recovered only in respect of customer induced modifications and not on modifications in terms and conditions which were not discussed with/ accepted by the customer at the time of sanction/ review.</p>
7	Charges for providing credit information Reports obtained from CIC to the applicant at his request under "Own credit information Report"	<p>For individual customers: Rs.100/-</p> <p>For Non-individual customers : Rs.550/-</p>
8	Prepayment Charges	<p>Prepayment charges are not applicable in case of the following:-</p> <p>i. Micro & Small Enterprises as defined under MSMED Act 2006 are exempted irrespective of the limits/ out standings if repaid by own sources.</p> <p>ii. In case prepayment has been made out of cash sweep/insurance proceeds.</p> <p>iii. Prepayment at the instance of lenders/Bank.</p> <p>iv. In the instances where the Bank has strategically decided to exit from the exposure.</p>

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Annexure-III
MSME Advances

Service Charges (Excluding GST)

SL	Item	Revised Service Charges w.e.f. 01.07.2023
		<p>Prepayment charges are applicable:-</p> <p>For Micro, Small & Medium Enterprises Working Capital/ Term loan limits being taken over by other banks/FIs-</p> <p>For Term loan 2% on outstanding amount and for Working Capital (CC) 2% on entire sanctioned limit.</p>
9	Revalidation sanction of	<p>a) Working Capital - 25% of the applicable processing charges.</p> <p>b) Term Loan - 25% of the applicable charges.</p> <p>Note; Revalidation charges are additional to normal processing charges. The Processing charges should be recovered before submitting the revalidation.</p> <p>#Applicable only after acceptance of sanction terms.</p>
10	Charges for supplying copies of documents	<p>Nil.</p> <p>However, out of pocket expenses to be recovered.</p>
11	Non/Delayed submission of Stock /Book Debt Statements as per stipulation in sanction (HO BC 97/103 dated 22.10.2003)	<p>Penal interest @ 1% p.a. for the delayed period wherever applicable</p>
12	CERSAI Registration charges	<p>Please refer Retail Banking Department Annexure for applicable charges.</p>
13	TEVS Fee	<p>To be charged at the rates as circulated by HO from time to time. The latest circular for TEVS fee Structure is HOBC: 116/270 dated 25.01.2023. (Details mentioned in Annexure V)</p>

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Service Charges (Excluding GST)

SL	Item	Revised Service Charges w.e.f. 01.07.2023	
14 (A)	Commitment & Usance Charges in opening of Letter of Credit (Inland):	Borrower Account with internal credit rating	Proposed charges
		Internal Rating 1 & 2	Usance up to 7 days – 0.15% Usance beyond 7 days to 3 months – 0.25% Usance beyond 3 months – 0.25% + 0.125% p.m. beyond 3 months Commitment charges – 0.15% per quarter or part thereof
		Internal Rating 3 & 4	Usance up to 7 days – 0.20% Usance beyond 7 days to 3 months – 0.35% Usance beyond 3 months – 0.35% + 0.15% p.m. beyond 3 months Commitment charges – 0.20 % per quarter or part thereof
		Internal Rating 5	Usance up to 7 days – 0.225% Usance beyond 7 days to 3 months – 0.40% Usance beyond 3 months – 0.40% + 0.20% p.m. beyond 3 months Commitment charges – 0.225% per quarter or part thereof
		Internal Rating 6 to 10	Usance up to 7 days – 0.25% Usance beyond 7 days to 3 months – 0.45% Usance beyond 3 months – 0.45% + 0.225% p.m. beyond 3 months Commitment charges – 0.25% per quarter or part thereof

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SL	Item	Revised Service Charges w.e.f. 01.07.2023
B	LC is enhanced /extended subsequently	Same as opening subject to minimum Rs.2000/-.
C	Amendment other than above	Rs.500/-
D	LC advising charges	0.10% per LC with a max. of Rs.2000/- min.Rs.500/- Rs.500/- per each amendment.
E	LC Confirmation charges	For addition of confirmation, @ 0.25% p.m. for the period of validity and usance on the amount of LC min. Rs.500/-.
F	Advice of transfer in transferable LCs	Rs.500/- per advice of transfer and acceptance commission at 0.30% min. Rs.500/-
G	Advice of Inland LCs through SFMS	Recovery of actual out of pocket expenses min. Rs.150/- per message.
H	Negotiation Charges for bills Under LC	Bills up to Rs.2.50 lakhs - @ 0.50% with a minimum of Rs.500/- Bills over Rs.2.50 lakhs - @ 0.30% with a minimum of Rs.1000/- and maximum of Rs.5000/-
I	Clean payment received under LC	Rs. 500/-
J	Charges for certifying invoices subsequent to negotiation	Rs.100/- per invoice.
K	Charges for accepting bills under LCs	Rs.150/- per occasion.
L	Charges for retirement of bills under LCs	0.30% with a minimum of Rs.500/- and maximum of Rs.5000/-
M	Charges for non-payment and non-acceptance of bills on presentation/ on due date .	0.20% of bill amount min.Rs.1000/-

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MSME Advances

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SL	Item	Revised Service Charges w.e.f. 01.07.2023		
15.	Other Charges on Non Fund based limits i.e. , BG Commission			Proposed
			Guarantees-Inland	Commission Rates
		A.	Financial	All Centres
		A.1	In favour of Customs/Excise/Tax Authorities towards Tax/Duties Payment, etc.	For Accounts with Internal Rating 1 & 2:- Min 0.75% p.a. or 0.188% per quarter or part thereof. Min: Rs.5000/- per occasion. For Accounts with Internal Rating 3 & 4:- Min 1.00% p.a. or 0.25% per quarter or part thereof min. Rs.5000/- per occasion. For Accounts with Internal Rating 5:- Min 1.25% p.a. or 0.31% per quarter or part thereof min. Rs.5000/- per occasion. For Accounts with Internal Rating 6 to 10:- Min 2.00% p.a. or 0.50% per quarter or part thereof min. Rs.5000/-.
		A.2	Favouring "Courts" for release of amounts	
		A.3	For Guaranteeing Loan Repayments	
		B.	Performance Guarantees	For Accounts with Internal Rating 1 & 2:- Min 0.50% p.a. or 0.125% per quarter or part thereof minimum Rs.1500/- per occasion. For Accounts with Internal Rating 3 & 4:- Min 0.75% p.a.
		B.1	In lieu of earnest money deposit	
		B.2	In lieu of tender deposits	
		B.3	In lieu of security deposit	

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MSME Advances

Service Charges (Excluding GST)

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		<table><tr><td>B.4</td><td>To obtain advance payments (generally exports)</td><td rowspan="7"><p>or 0.175% per quarter or part thereof minimum Rs. 1500/- per occasion.</p><p>For Accounts with Internal Rating 5: Min 1.00% p.a. or 0.25% per quarter or part thereof minimum Rs. 1500/- per occasion.</p><p>For Accounts with Internal Rating 6 to 10 :- Min 1.75% p.a. or 0.44% per quarter or part thereof minimum Rs. 1500/- per occasion.</p></td></tr><tr><td>B.5</td><td>To obtain mobilisation advance (generally domestic)</td></tr><tr><td>B.6</td><td>Towards direct and indirect taxes to Govt. in respect of specific transaction</td></tr><tr><td>B.7</td><td>For direct/indirect taxes disputes with tax authorities</td></tr><tr><td>B.8</td><td>For payment for supplies/ Services made /rendered</td></tr><tr><td>B.9</td><td>For Securing Retention Amount</td></tr><tr><td>B.10</td><td>For Bidding/Tendering for Project Contracts</td></tr><tr><td>B.11</td><td>For Performance in terms of any agreed contract</td></tr></table>	B.4	To obtain advance payments (generally exports)	<p>or 0.175% per quarter or part thereof minimum Rs. 1500/- per occasion.</p> <p>For Accounts with Internal Rating 5: Min 1.00% p.a. or 0.25% per quarter or part thereof minimum Rs. 1500/- per occasion.</p> <p>For Accounts with Internal Rating 6 to 10 :- Min 1.75% p.a. or 0.44% per quarter or part thereof minimum Rs. 1500/- per occasion.</p>	B.5	To obtain mobilisation advance (generally domestic)	B.6	Towards direct and indirect taxes to Govt. in respect of specific transaction	B.7	For direct/indirect taxes disputes with tax authorities	B.8	For payment for supplies/ Services made /rendered	B.9	For Securing Retention Amount	B.10	For Bidding/Tendering for Project Contracts	B.11	For Performance in terms of any agreed contract	
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<p>Note: As per HO Branch Circular 107/133 dated 15.10.2013, in lieu of The Banking Law (amendment) Act, 2012, Non Obstante Clause (Limitation Clause) in the Bank Guarantee to provide minimum claim period of one year. On receipt of the Original Bank</p>																				

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		<p>Guarantee from the customer after expiry date, branches can refund the commission for the remaining period e.g. if the Bank Guarantee is returned within one-three month of expiry, the commission for three quarter can be refunded to the customer. The delegated authority for 'Modification in Limitation Clause' is conveyed vide HO Branch Circular No. 108/137 dated 07.10.2014.</p>

General Notes/Clarifications for Non Fund Based limit:

i) Commission on issuance of Guarantees (I/F) and Letters of Credit (I/ F) with higher Cash Margin: (HOB 109/195 dated 22.01.2016)

Extent of Cash Margin in form of Bank Deposit	Reduced Commission to be charged
100% and more	25% of the applicable commission
80% and more but less 100	40% of the applicable commission
60% and more but less 80%	60% of the applicable commission
40% and more but less 60%	75% of the applicable commission
Less than 40%	As per the existing applicable rates

ii) Revision in charges:

- Since the charges are linked with internal rating, as and when the rating is revised, latest applicable charges are required to be aligned with revised rating.
- **In case of LCs** the charges are applicable as per internal rating of the account as on date of opening of LC and as per extant guidelines.
- **BG charges** are applicable as per the internal rating of the account as on date of issuing/extending Bank Guarantee and as per extant guidelines.

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