

**Service Charges (Excluding GST)**

SL	Item	Revised Charges w.e.f. 01.04.2024
1	Processing charges: (Working Capital)	<p>(For New /Review on Sanction Limit)</p> <p>Up to Rs.25000/- : Nil Above Rs.25000/- up to Rs.2 Lakh: Rs.1000/-</p> <p>Over Rs.2.00 Lakhs :</p> <p>For WCFBL <b>@ Rs.375/- per lakh subject to a max of Rs.40.00 Lakhs.</b></p> <p>For NFBL @ 50% of above subject to a max of Rs.20.00 Lakhs.</p> <p>Aggregate WC FBL/NFBL – overall max cap of <b>Rs.40 Lakhs.</b></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>Proportionate charges are to be recovered for the amount of Adhoc limits.</p> <p><b>In case of TOLs/TODs we propose following lumpsum charges on every instance:</b></p> <p><b>TOL/TOD amount</b></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/- 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	Processing charges (Term Loan) : (For New/Additional limits)	<p>Up to 25000/- NIL Above Rs.25000/- to 2 lakhs Rs.550/-</p> <p>For project related loans and medium term / long term loans</p> <p>Up to Rs.50 Cr - 1.30% &gt;Rs.50 Cr to Rs.100 Cr - 1.05% minimum Rs.65.00 Lakhs.</p> <p>&gt; Rs.100 Crores - 0.80% Min. Rs.110 Lakhs and Max. 200 Lakhs.</p>

**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges**



**Service Charges (Excluding GST)**

SL	Item	Revised Charges w.e.f. 01.04.2024
		<p>For Demand Loan (1yr.to 3 year) Up to Rs.25 Crores – 1.05% Maximum Rs.21 lakhs</p> <p>&gt;Rs.25 Crores-0.85% Maximum Rs.42 lakhs.</p> <p>No PPC is to be charged for the WCDLs which are getting rolled over under Loan Delivery System for Credit.</p> <p>For Short Term Loans whose maturity is not exceeding one year Loan Up to Rs.25 Crs : @ 1% Rs.12.00 Lakh maximum Loan more than Rs.25 Crs: @ 1% Rs.25.00 Lakhs maximum.</p>
3	Annual Review of Term Loans <u>including those above Rs.5 crore</u>  For all centres	<p>Rs.125/- per lakh or part thereof Max. Rs.10.00 lakhs</p> <p>(above charges are also applicable for short term and corporate loan)</p>
4	Charges for amendment/modifications of sanctioned terms	<p>- Up to 50 Crs- 0.05%, Min Rs10,000, Max 2,00,000</p> <p>- Above 50 Crs 0.04%, Min 2,00,000/- Max 5,00,000/-</p>
5	Revalidation of sanction	<p>a) Working Capital - 25% of the applicable processing charges.</p> <p>B) Term Loan - 25% of the applicable upfront charges.</p> <p>Note; Revalidation charges are additional to normal processing charges. The Processing charges should be recovered before submitting the revalidation.</p>
6	Lead Bank Charges (to be charged on slab-wise basis on WCFBL and NFBL for the consortium)	<p><b><u>Consortium Working Capital Fund Based &amp; Non-Fund Based Limit:</u></b></p> <p><u>Up to Rs.100 cr:</u> @0.40% Min Rs.5.00 lakh and Max Rs.40 lakhs</p> <p><u>Above Rs.100 crores</u> 0.40% of limits Min. Rs.40.00 lakhs Max Rs.60 lakhs.</p> <p>In case of consortium accounts, where we are the Lead Bank. Lead Bank Charges are to be recovered annually for entire assessed limits. No processing charges are to be recovered in such cases.</p> <p><b><u>Consortium Term Loan:</u></b> Lead bank Charges would be recovered for Term Loan also, in addition to processing charges at a flat rate as under for : Up to Rs.100 crs: Rs.7.50 lakhs Above Rs.100 crs: Rs.15.00 lakhs Lead Bank charges for Term Loan shall be recoverable at the time of original assessment and not on subsequent annual review pertaining to same Term Loan. Annual processing charges to be recovered for subsequent reviews</p>

**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges**



**Service Charges (Excluding GST)**

SL	Item	Revised Charges w.e.f. 01.04.2024
		(HOBC 94/99 dtd 29.08.2000)  Where we are only a member of consortium, we shall levy our processing charges at the time of processing/sanction and every annual date of review of our limits.
7	Fee for opening /operating Escrow / TRA A/Cs. (Trust & Retention A/c.)	Where: a) We are lead bank : NIL Charges b) We are not Lead Bank:- Our share in limits: Upto Rs.5 cr. – Rs.1 Lakh Above Rs.5 cr and upto Rs.10 cr. – Rs.2 Lakh Above Rs.10 Cr. – Rs.5 Lakh  The captioned charges are applicable for opening/ pertaining ESCROW/ TRA A/Cs (Trust & Retention A/C) to be recovered per annum. Periodicity of collection of above fees is annual.
8	Documentation charges	At Flat Rate  ➤ Up to Rs.20 Lakhs Rs.5000/- ➤ Above Rs.20 Lakhs up to Rs.2.00 Crores Rs.15,000/- ➤ Above Rs.2.00 Crores Rs.50,000/-  Or Actual charges in case of charges paid to Security Trustee.  No documentation charges would be applicable for Adhoc limits, however actual expenses if any to be recovered.  Documentation charges are also not recoverable for the Loan TDR and/or paper security.
9	Inspection Charges	Upto Rs.2.00 Lakhs: NIL  Above Rs.2.00 lakhs: Actual out of pocket expenses to be recovered
10	Charges for supplying copies of documents	Nil. However, out of pocket expenses in excess of Rs.25/- to be recovered.
11	Charges for pledge godowns	Rs.500/- per occasion of pledge or delivery plus recovery of out of pocket expenses.
12	Prepayment charges on Term Loan	If prepaid amount greater than 25% of the AMOUNT DUE IN THE YEAR THEN 1% OF PREPAID AMOUNT



**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges**

**Service Charges (Excluding GST)**

SL	Item	Revised Charges w.e.f. 01.04.2024
		Note: Prepayment UPTO 25% OVER THE DUE AMOUNT DURING THE YEAR WOULD NOT ATTRACT ANY CHARGES
13	Adhoc Interchange ability between different credit facilities	0.25% of interchangeable amount subject to minimum Rs.5000/- and maximum Rs.25000/-
14	<b>Penal Charges (On the basis of non-capitalization)</b> In respect of all the fresh loans availed from <b>01.04.2024</b> In the case of existing loans, at the time of next review / renewal date on or after <b>01.04.2024</b> but not later than <b>30.06.2024</b>	
a	For the period of overdue interest / instalment in respect of Term Loans and over-drawings above the drawing power / limit in Fund Based Working Capital accounts on account of interest / devolvement of Letters of Credit / Bank Guarantee, insufficient stocks and receivables, etc.	<b>For CC/OD-</b> 2% p.a. for a period of irregular on overdue amount.  <b>For Term Loan / Demand Loan Accounts:</b>  Irregularity upto 60 Days:- 1% p.a. for a period of irregular on overdue amount.  Continuous Irregular for a period beyond 60 days:- 2% p.a. for a period of irregular on overdue amount.
b	Delay in submission of stock statements defined as number of days as per bank specific Policy.	<b>Delay in submission of Stock Statement:</b>  1% p.a. of outstanding balance for overdue period
c	Non-submission of Audited Balance Sheet within 8 months of closure of financial year.	Delay in submission of Audited Financial (submission beyond completion of 8 months of end of FY)  0.05% of outstanding balance Min Rs.500/-, Max Rs.25000/-
d	Non-submission / delayed submission of QIS I, II & III, FFRs, MSOD, wherever stipulated, within due date.	Delay in submission of QIS: 0.50% p.a. of outstanding balance.  Delay in submission of MSOD: 0.25% p.a. of outstanding balance.
e	Non-submission of review / renewal data at least one month prior to due date.	Non-submission of review / renewal data: 0.05% of outstanding balance Min Rs.500/-, Max Rs.25000/-
f	Not Maintaining Stipulated Asset Coverage Ratio (ACR)/DER/DSCR/ICR	0.25% p.a. of outstanding balance
g	Non-maintaining stipulated Debt Service Reserve Account (DSRA)	0.25% p.a. of outstanding balance.
h	Non-obtention / Submission of External Credit Risk Rating within 30 days after expiry	1% p.a. Penal charges of outstanding balance.
i	Delay in perfection of security	2% p.a. penal charge on outstanding balance.
j	Non-submission of end-use of fund.	Non submission of other statement:- 0.50% p.a. of outstanding balance.

**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges**



**Service Charges (Excluding GST)**

SL	Item	Revised Charges w.e.f. 01.04.2024	
k	Non-renewal/ submission of Insurance Policy	0.25% p.a. of outstanding balance.	
l	Non-submission of Unhedged Foreign Currency Exposure (UFCE) statement	0.10% p.a. of outstanding balance.	
m	Non submission of any other statement stipulated by Bank/non-compliance of other terms & condition	0.50% p.a. of outstanding balance	
15 A)	Commitment & Usance Charges in opening of Letter of Credit (Inland):	Borrower account with credit rating	Revised charges
		A1+*	Usance up to 7 days – 0.15%  Usance from 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.
		A1	Usance up to 7 days – 0.20%  Usance from 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



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**Service Charges (Excluding GST)**

SL	Item	Revised Charges w.e.f. 01.04.2024
	A2	<p>Usance up to 7 days – 0.225%</p> <p>Usance from 7 days to 3 months – 0.40%</p> <p>Usance beyond 3 months - 0.40% + 0.20% p.m. beyond 3 months</p> <p>Commitment charges – 0.225% per quarter or part thereof</p>
	A3	<p>Usance up to 7 days – 0.25%</p> <p>Usance from 7 days to 3 months – 0.45%</p> <p>Usance beyond 3 months - 0.45% + 0.225% p.m. beyond 3 months</p> <p>Commitment charges – 0.25% per quarter or part thereof</p>
	A4 & D and unrated accounts	<p>Usance up to 7 days – 0.30%</p> <p>Usance from 7 days to 3 months – 0.50%</p> <p>Usance beyond 3 months - 0.50% + 0.25% p.m. beyond 3 months</p> <p>Commitment charges – 0.30% per quarter or part thereof</p> <p>Commitment charges – 0.30% per quarter or part thereof</p>
<p>*Accounts of Central Government, CPSU and State Government accounts/ State CPSU accounts (guaranteed by the State Government and having</p>		



**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges**

**Annexure V**  
**Corporate Credit**

**Service Charges (Excluding GST)**

SL	Item	Revised Charges w.e.f. 01.04.2024
		RWA $\leq$ 20 will enjoy the rates as applicable to A1+ accounts even if they are unrated.
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/-.



**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges**

**Annexure V**  
**Corporate Credit**

**Service Charges (Excluding GST)**

16	Guarantees- Inland	Commission Rates (Exclusive of GST )
		All Centers
<b>A.</b>	Financial Guarantees	For Accounts with external credit rating of AAA or equivalent Long term rating.*:- Min 0.75% p.a. or 0.188% per quarter or part thereof minimum Rs.5,000/- per occasion.
A.1	In favour of Customs/Excise/Tax Authorities towards Tax/Duties Payment, etc.	For Accounts with external rating of AA or equivalent Long term rating:-Min 1.00% p.a. or 0.25% per quarter or part thereof min. Rs.5000/- per occasion.  For Accounts with external rating of A or equivalent Long term rating:-Min 1.25% p.a. or 0.31% per quarter or part thereof min. Rs.5000/- per occasion.
A.2	Favoring "Courts" for release of amounts	For Accounts with external rating of BBB or equivalent Long term rating:-Min 2.00% p.a. or 0.50% per quarter or part thereof min. Rs.5000/- per occasion.  For Externally unrated accounts:-Min 2.50% p.a. or 0.625% per quarter or part thereof min. Rs. 2500/- per occasion.
A.3	For Guaranteeing Loan Repayments	* Accounts of Central Government, CPSU and State Government accounts/ State CPSU accounts (guaranteed by the State Government and having RWA <sub>≤</sub> 20 will enjoy the rates as applicable to AAA accounts even if they are unrated.
<b>B.</b>	Performance Guarantees	For Accounts with external rating of AAA or equivalent Long term rating*:- Min 0.50% p.a. or 0.125% per quarter or part thereof minimum Rs.1,500/- per occasion.
B.1	In lieu of earnest money deposit	For Accounts with external rating of AA or equivalent Long term rating:-Min 0.75% p.a. or 0.175% per quarter or part thereof minimum Rs.1,500/- per occasion.
B.2	In lieu of tender deposits	For Accounts with external rating of A or equivalent Long term rating:-Min 1.00% p.a. or 0.25% per quarter or part thereof minimum Rs.1,500/- per occasion.
B.3	In lieu of security deposit	For Accounts with external rating of BBB or equivalent Long term rating:-Min 1.75% p.a. or 0.44% per quarter or part thereof minimum Rs.1,500/- per occasion.
B.4	To obtain advance payments (generally exports)	For Externally unrated accounts:-Min 2.00% p.a. or 0.50% per quarter or part thereof min. Rs.1500/- per occasion.
B.5	To obtain mobilisation advance (generally domestic)	* Accounts of Central Government, CPSU and State Government accounts/ State CPSU accounts (guaranteed by the State Government and having RWA <sub>≤</sub> 20 will enjoy the rates as applicable to AAA accounts even if they are unrated
B.6	Towards direct and indirect taxes to Govt. in respect of specific transaction	



**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges**



**Service Charges (Excluding GST)**

B.7	For direct/indirect taxes disputes with tax authorities	* Accounts of Central Government, CPSU and State Government accounts/ State CPSU accounts (guaranteed by the State Government and having RWA ≤ 20 will enjoy the rates as applicable to A1+ accounts even if they are unrated
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	

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 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.

**General Notes/Clarifications:**

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

<b>Extent of Cash Margin in form of Bank Deposit</b>	<b>Reduced Commission to be charged</b>
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

**\*Cash Margin to included Bank's own Fixed Deposits.**

**ii) Revision in charges:**

- Since the charges are linked with external rating, as and when the rating is revised, charges are required to be aligned with revised rating.

**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges**



**Service Charges (Excluding GST)**

- While **in case of LCs** already opened will carry the charges applicable as per the external rating of the account at the time of opening of LC, revised charges due to revision in rating will be applicable for LCs opened after receipt of revised rating. In case of Capex LCs, revised charges should be recovered from the date of revision in rating. Branches should obtain appropriate undertaking in this regard from the borrower.
- **BGs issued** upto one year will carry the commission as applicable at the time of issuance of BGs irrespective of revision in rating during the year. Accounts wherein BGs have been issued for a period beyond 1 year, revised commission to be charged due to revision in risk weight (downward and upward) in the accounts from subsequent quarter of receipt of revised external credit rating. Branches should obtain appropriate undertaking in this regard from the borrower.
- iii) On expiry of external rating, it shall be treated as unrated and commission/charges will be recovered as applicable for unrated accounts.
- iv) **Concession on charges:**
  - Presently, concessions are normally linked to applicable rates as a percentage. With substantial reduction in applicable charges for rating upto BBB, concession, if any, proposed in the accounts to be specified while seeking approval.
  - **Discretionary Powers** : Existing delegation for concession in Rate of interest and service charges like processing, lead bank charges, commitment charges, TEVs charges, other charges, commission on LCs and BGs etc related to credit facilities (Approval : BM dated 13.12.2016 and **circulated vide HOB No. 110/187 dated 29.12.2016**).
  - No processing or documentation charges are to be levied in case of Casual BG Limits and/ or casual LC Limits issued against 100% or more cash margin.

SL No	Item	Revised Service Charges w.e.f. 01.07.2023
17	Guarantees on behalf of NSE/BSE/NCDEX/MCX Members:	<ul style="list-style-type: none"> <li>➤ Rs.180/-+ 1.25% p.a. + GST for clients not maintaining settlement accounts with BOI.</li> <li>➤ Rs.180/- + 1.00% p.a. + GST for clients maintaining settlement accounts with BOI.</li> </ul>
	Approval : BM/12.05.2016 <ul style="list-style-type: none"> <li>➤ In case of Clients having settlement account with BOI, GMLCC is empowered to allow concession upto the level of 0.50% p.a. concessions beyond 0.50% p.a. to be approved by CAC.</li> <li>➤ In case of Clients not having settlement account with BOI, GMLCC is empowered to allow concession upto the level of 0.25% p.a. ; EDLCC upto the level of 0.50% p.a. and concession beyond 0.50% p.a. to be approved by CAC.</li> </ul>	



**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges**

**Annexure V**  
**Corporate Credit**

**Service Charges (Excluding GST)**

		<b>Revised Service Charges w.e.f. 01.07.2023</b>	
<b>SL</b>		<b>Level of utilization</b>	<b>Commitment Charge</b>
18	<p><b>Commitment Charges:</b> {Applicable to accounts with fund based limits of Rs.1.00 crore and above in Large &amp; Mid Corporate verticals only (Other verticals to be exempted from this)}</p> <p>It is levied on quarterly basis with tolerance level of 30% of quarterly operating limit/ drawing limit. (Ref. Branch Circular No. 99/146 dated 22.12.2005 &amp; 102/207 dated 24.02.2009)</p>	Less than 60%	0.25% p.a. on unutilised portion
		60% & above	No commitment charges.
<p><b>*Wherever operating limits are fixed, commitment charges will be levied in relation to operating limits and not sanctioned limits and to be levied on per annum basis and recovery should made on quarterly basis as per rates mentioned above.</b></p>			



**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges**



**Service Charges (Excluding GST)**

Maximum fee/charges	Rs. 15 Lacs
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Technical Appraisal fee or TEVS fee is chargeable at the time of considering fresh/additional FB limits. The fee will be charged on the basis of total aggregate limits applied for by the proponent at the time of first appraisal. The same will be on the basis of only incremental (FB + NFB) limits applied for in respect of subsequent appraisals.

**Fees in case of No TEV Study conducted by Technical Officer :**

- a. In accounts where TEV study is applicable but it is covered under exempted categories OR waiver of the TEV study is requested, Additional processing fee is chargeable in lieu of exemption/ waiver of TEV study i.e. 0.1% of additional/aggregate limit in addition to applicable processing charges. Increase in processing charges is capped at Rs.2.00 Lacs.
- b. In accounts where TEV study is not applicable in terms of cost of project/ aggregate limit, no increase in processing charges. Vetting Charges may be applicable if the vetting of Detailed Project Report/ Critical parameters of project is carried out by technical officer.

**2. Payment of TEVS fee**

As TEVS fee is related only to pre-sanction stage process, the practice of linking the fees to sanctioned limits ultimately, was dispensed with. This has resulted in more realistic application for finance from the proponents and consequent realistic financial projections/qualitative inputs. As hitherto, 25% of the non-refundable TEVS fee should be collected up front on the basis of aggregate limits applied for. The balance is to be paid at the time of sanction. As an exemption to the timing of collection, in respect of restructuring accounts the collection can be done at the time of sanction/after sanction.

**3. Waiver of appraisal fee**

Delegation for Waiver/ concession of appraisal fee shall be applicable as per HOBC no. 110/ 187 dtd. 29.12.2016, or whichever revised thereafter.

**4. Appraisal Fee in Consortium Accounts**

- i) In consortium accounts where we are not the leader, TEVS fees shall not be charged unless the assignment is entrusted to us by other lenders.
- ii) Whenever joint TEVS is undertaken by more than one lender including our Bank, TEVS appraisal fees shall be calculated for the total limits from the consortium at rates mutually agreed to between the appraising bankers. These rates shall be approved by the respective zonal managers and the appraisal fee shall be divided among the appraising lenders in the ratio of their limits.
- iii) No TEV fee is to be charged in accounts a) where TEVS reports from outside consultants were obtained and accepted by the Consortium leader/other lenders or TEV study is carried out by All India FIs/Banks and the same is being relied upon by the Bank or b) in accounts of existing select valued customers where they have got their projects evaluated by reputed consultants and the Bank is willing to accept the said report. Such reports are exempted from vetting also and no vetting fee is chargeable in such accounts.



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**Service Charges (Excluding GST)**

**5. Charging of TEVS Appraisal Fee in stressed accounts**

- i) Where increase in limits is sought  
In such cases where increase in limits is sought by the borrowers, TEVS appraisal fee applicable to normal accounts will be charged.
- ii) Where no increase in limits is sought  
Fee will be charged at the rate of 50% of the applicable rate on "existing aggregate dues (including uncharged component) in respect of loan accounts and higher of the sanctioned limits or dues (including uncharged component) in case of WC limits" instead of normal clause of "additional limits". Cap for maximum fee, however, to be retained at existing levels.
- iii) Appraisal fee in stressed accounts where no increase in limits sought & where the borrower is not co-operative.  
  
In such stressed accounts where the borrower is of the view that the operations of the unit are not viable (or he does not continue evincing interest), he may not be willing to continue the activity himself and will not be willing to pay for any TEVS fees. The bank may, however, need to carry out TEVS in order to decide on the future course of action, including taking possession of the unit and selling to someone else interested in running the activity. In case of such accounts the charging of fee may be decided based on the following:
  - a) No fee will be charged if we are the sole bankers as it may not be recoverable from the borrower. Applicable sanctioning authority (not below ZLCC) of respective credit limits may decide in this regard.
  - b) In case of a consortium account, where we are not the leader and it is decided that our bank is to carry out TEVS, members of the consortium should be asked to pay the fee in the ratio of their existing aggregate outstanding.

**6. TEVS fee for Re-appraisal of Projects appraised earlier by TAD/TACs:**

Reference Type	Re-appraisal Fee
Accounts where no increase in aggregate Limits is proposed	10% of applicable TEVS fee
Accounts where increase in aggregate Limits is proposed	10% of applicable TEVS fee for the limits sought originally + TEVS fee for additional limits

Re-appraisal refers only to those projects where earlier appraisal has been carried out by our Bank. Any re-study of the project appraised by outside consultants earlier will be considered as Fresh Appraisal.

**7. Waiver of Re-appraisal Fees**

Delegation for Waiver/ concession of Re-appraisal fee shall be applicable as per HOBC no. 110/ 187 dtd. 29.12.2016, or whichever revised thereafter.

**8. Fee for TEV study by our Bank for other banks/FIs /other Agencies**

0.50% of the Project Cost + inspection Charges\* with a cap of Rs. 50 lakhs



**Service Charges (Excluding GST)**

\*includes Lodging, boarding, air/train/ other traveling Charges (including local travel) plus allowances payable to officers deployed – permissible as per Bank's rules

**9. Fee for Sharing of TEVS report**

- a) 0.25% of aggregate fund based limits (FBL+NFBL) for limits upto Rs. 25 Crore.
- b) 0.50% of aggregate fund based limits (FBL+NFBL) for limits beyond Rs. 25 Crore.

Fee as above would be worked out on total limits sought from the consortium/MBA (including limits from our Bank) and shall include fee for our exposure also.

Sharing of TEVS report other than as mentioned above, henceforth, shall be regarded as constituting revenue leakage and shall attract accountability.

**10. Fee for Vetting of TEVS report of external consultants /FIs/ Banks**

Aggregate (FBL+NFBL)	Limits	Vetting Charges (GST extra)
Less than Rs. 1 Crore		Rs. 0.25 Lacs
Rs. 1 Crore to less than Rs. 10 Crore		Rs. 0.50 Lacs
Rs. 10 Crore to less than Rs. 25 Crore		Rs. 1.00 Lacs
Rs. 25 Crore to less than Rs. 50 Crore		Rs. 2.00 Lacs
Rs. 50 Crore & Above		Rs. 3.00 Lacs

**(Note: Wherever vetting of TEV Report of other banks / FIs is involved, charges applicable for vetting / Waiver, whichever is higher shall be collected).**

**11. Waiver of Vetting Fees**

Delegation for Waiver/ concession of Vetting Charges shall be applicable as per HOBC no. 110/ 187 dtd. 29.12.2016, or whichever revised thereafter.

**12. Fee for re-vetting :**

Reference Type	Re-vetting Fee
Accounts where no increase in aggregate Limits is proposed	10% of applicable Vetting fee
Accounts where increase in aggregate Limits is proposed	10% of applicable Vetting fee for the limits sought originally + Vetting fee for additional limits

**13. TECHNICAL DUE DILIGENCE INSPECTION CHARGES**

**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges**



**Annexure V**  
**Corporate Credit**

**Service Charges (Excluding GST)**

		<p>Considering the fact that this inspection is proposed for safeguarding Bank's interests, normal inspection charges (as per service charges circular) besides travelling, boarding/lodging expenses are to be recovered from the borrower.</p> <p><b>14. PROJECT MONITORING INSPECTION CHARGES</b></p> <p>Considering the fact that this inspection is proposed for safeguarding Bank's interests, normal inspection charges besides travelling, boarding/lodging expenses are to be recovered from the borrower.</p>
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**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges**