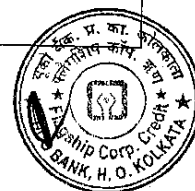


Service Charges/Commission for advances including MSME & Agriculture, other than schematic lending (If not specifically mentioned, these service charges/commission will be applicable for all type of advances, including MSME & Agriculture, other than schematic lending)

Particulars	Approved Charges	
Processing Charges / Renewal Charges for WC (FB & NFB Limit)	A. Advances, other than MSME & Agriculture	
	Aggregate Exposure (FB + NFB)	% Charges
	Up to Rs. 25,000/-	Nil
	Above Rs. 25,000/- up to Rs. 10 Lakh	Unified processing charges of 0.50% + GST
	Above Rs. 10 Lakh – based on External rating as under:	
	Govt/Govt. guaranteed accounts / PSU/AAA/AA	0.25% + GST
	A	0.35% + GST
	BBB/Account where external credit rating not applicable	0.40% + GST
	BB & Below/ unrated account	0.45% + GST
	Note:	
	<ul style="list-style-type: none"> ➤ Processing charges for working capital are recoverable at the time of initial processing as well as at each annual date of renewal and also for any enhancement in limits. For enhancement in limits, processing charges to be reckoned for additional/ enhanced limit proportionately. ➤ 50% of the processing charges are to be collected before handing over the sanction letter to the customer & remaining 50% at the time of documentation. ➤ Unified Processing Charges includes processing, documentation and mortgage charges. ➤ All other charges for i.e. Credit Information Companies (CIC) i.e. CIBIL & CRIF / CERSAI / Fintech / Digital Document Execution (DDE) / Valuation/ Encumbrance etc. to be recovered from the borrower, including unified processing charges. 	
	B. Agricultural Advances:	
	Aggregate Limit (FB+NFB) of the Borrower	Charges
	Up to Rs. 25,000/-	Nil
	Above Rs. 25,000/-	Rs. 350/ Lakh + GST, subject to min Rs. 350 + GST
	Note: No service charges to be collected for KCC accounts having limits up to Rs. 3 Lakh and SHG accounts having limits up to Rs. 6 Lakh.	

Service charges for Advances including MSME & Agriculture



Particulars	Approved Charges		
	C. MSME Advances:		
	Aggregate Limit (FB+NFB) of the Borrower		Charges
	Up to Rs. 5 Lakh		Nil*
	Above Rs. 5 Lakh & up to Rs. 10 Lakh		Unified processing charges of 0.50% + GST
	Above Rs. 10 Lakh as per rating as under:**		
	External Rating	Internal Rating	Charges
	AAA/AA	UCO 1/2	0.25% + GST
	A	UCO 3/4	0.30% + GST
	BBB/Unrated	UCO 5,6,7	0.35% + GST
	BB & below	UCO 8 & below	0.40% + GST
	* As per Banking Codes and Standard Board of India guidelines.		
	**In account wherein external rating is available processing charges will be collected based on external rating.		
Note:			
<ul style="list-style-type: none">➤ Unified Processing Charges includes processing, documentation, and Mortgage charges.➤ All other charges for i.e. CIC/ CERSAI/ Fintech/DDE/Valuation/Encumbrance etc. to be recovered from the borrower.➤ For PSU/Government/AAA/AA externally rated MSME borrowers processing charges to be collected as per charges applicable for Other Advances mentioned below.			
D. Refund of Processing Charges for all type of advances including MSME & Agriculture:			
<ul style="list-style-type: none">➤ In case limits allocated in a consortium arrangement is lower than the sanctioned limit, the processing charge will be recovered on allotted limit as per documentation and excess processing charges, if any will be refunded by the Bank.➤ 75% of the processing charges recovered upfront at the time of handing over the sanction letter to be refunded if sanction is not agreed when conveyed.➤ If the consent / acceptance or otherwise for limit sanctioned is not given within 2 weeks from conveying of sanction by branch, the processing charges recovered upfront will be forfeited➤ Processing charges recovered by the Bank on completion of documentation will not be refunded whether limit is availed fully or not.➤ GST already paid on processing/renewal charges will not be refunded.			
Adhoc Sanction	Advances including MSME & Agriculture: 150% of normal processing charges for regular working capital limits on prorata basis + GST, for a minimum period of 90 days or		

Service charges for Advances including MSME & Agriculture

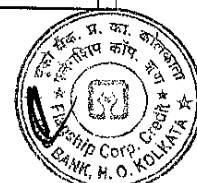


Particulars	Approved Charges																						
	till adjustment of adhoc facility, whichever is later. Note: Adhoc sanction charges not to be collected from: 1. Agricultural Advances having aggregate exposure up to Rs. 25,000/- 2. MSME Advances having aggregate exposure including adhoc facility up to Rs. 5 Lakh.																						
Upfront Fees for Term Loan & Deferred Payment Guarantee	<p>A. Advances including MSME:</p> <table border="1"> <thead> <tr> <th>Aggregate Limit of the Borrower</th><th>Charges</th></tr> </thead> <tbody> <tr> <td>Up to Rs. 25000/-</td><td>Nil</td></tr> <tr> <td colspan="2">Above Rs. 25000/- Based on external rating of the borrower as under</td></tr> <tr> <th>External Rating of the Borrower</th><th>Charges</th></tr> <tr> <td>Govt/Govt. guaranteed/ PSU/AAA/AA</td><td>0.75% + GST</td></tr> <tr> <td>A</td><td>1.00%+ GST</td></tr> <tr> <td>BBB / Account where external credit rating not applicable</td><td>1.25% + GST</td></tr> <tr> <td>BB & Below/ unrated account</td><td>1.50% + GST</td></tr> </tbody> </table> <p>Note:</p> <ol style="list-style-type: none"> For HAM projects external rating of the Sponsor will be considered for calculation of the upfront fees. For other term loans, wherein guarantee of the Sponsor is available, external rating of the sponsor to be considered for calculation of upfront fees. <u>For accounts classified under MSME:</u> <ol style="list-style-type: none"> Having exposure up to Rs. 5 lakh – Upfront fee Nil. Exposure more than Rs. 5 Lakh – upfront fee @ discount of 10 bps from card rate is allowed. 50% of the upfront fees are to be collected before handing over the sanction letter to the customer & remaining 50% at the time of documentation. <p>B. Agriculture Advances:</p> <table border="1"> <thead> <tr> <th>Aggregate Limit of the Borrower</th><th>Charges</th></tr> </thead> <tbody> <tr> <td>Up to Rs. 25,000/-</td><td>Nil</td></tr> <tr> <td>Above Rs. 25,000/-</td><td>1.00% + GST of the loan amount subject to minimum Rs. 600/- + GST</td></tr> </tbody> </table> <p>C. Refund of Upfront Fee for all advances including MSME & agriculture:</p> <ol style="list-style-type: none"> In case limits allocated in a consortium arrangement is lower than the sanctioned limit, the upfront fees will be recovered on allotted limit as per documentation and excess upfront fees, if any will be refunded by the Bank. 75% of the upfront charges recovered upfront at the time of handing over the sanction letter to be refunded if sanction is not agreed when conveyed. If the consent / acceptance or otherwise for limit sanctioned is not given within 2 weeks from conveying of 	Aggregate Limit of the Borrower	Charges	Up to Rs. 25000/-	Nil	Above Rs. 25000/- Based on external rating of the borrower as under		External Rating of the Borrower	Charges	Govt/Govt. guaranteed/ PSU/AAA/AA	0.75% + GST	A	1.00%+ GST	BBB / Account where external credit rating not applicable	1.25% + GST	BB & Below/ unrated account	1.50% + GST	Aggregate Limit of the Borrower	Charges	Up to Rs. 25,000/-	Nil	Above Rs. 25,000/-	1.00% + GST of the loan amount subject to minimum Rs. 600/- + GST
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Above Rs. 25,000/-	1.00% + GST of the loan amount subject to minimum Rs. 600/- + GST																						

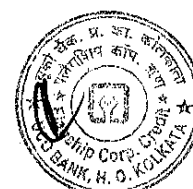


Particulars	Approved Charges	
	sanction by branch, the upfront fees recovered upfront will be forfeited	
	4. Upfront fees recovered by the Bank on completion of documentation will not be refunded whether limit is availed fully or not.	
	5. GST already paid on upfront fees will not be refunded.	
For Short Term Loan (up to 3 years) having:	Advances including MSME & Agriculture : Same as Upfront Fees for Term Loan & DPG	
Review Charge for TL	Advances including MSME & Agriculture	
	Aggregate Limit	Charges
	up to 25,000/-	Nil
	Above Rs. 25,000/-	1. Term loans (other than Project Loans): Rs. 120/ Lakh and part thereof + GST, subject to maximum Rs. 5 lakh + GST.
		2. Project Loans: Rs. 120/ Lakh and part thereof + GST, subject to maximum as under:
		➤ During implementation stage - Rs. 7.50 Lakh.+ GST
		➤ After implementation - Rs. 5 Lakh + GST
Documentation Charges (For all limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per guidelines)	A. Advances including MSME:	
	Aggregate Limit (FB+NFB+TL)	Charges
	Up to Rs. 25,000/-	Nil
	Above Rs. 25,000/- & up to Rs. 5 Lakh	0.25% + GST subject to minimum Rs. 250 + GST.
	Above Rs. 5 Lakh & Up To Rs. 10 Lakh	Nil, as unified processing charges includes documentation charges.
	Above Rs. 10 Lakh & up to Rs. 1 crore	0.10% + GST, maximum Rs. 10000/- + GST
	Rs. 1 crore & up to Rs. 5 crore	0.10% + GST, subject to maximum Rs. 20,000/-
	Above Rs. 5 crore	0.05% + GST subject to maximum Rs. 50,000/- + GST
	B. Agriculture Advances	
	Aggregate Limit (FB+NFB+TL)	Charges
Up to Rs. 25,000/-	Nil	
Above Rs.25,000/- & up to Rs.2 Lakh	Rs. 350/Lakh + GST, subject to min Rs. 350/- + GST	
Above Rs. 2 Lakh & up to Rs.5 Lakh	Rs. 1250/- + GST	
Above Rs. 5 Lakh & up to Rs.10 Lakh	Rs. 2200/- + GST	
Above Rs. 10 Lakh & up to Rs. 25 Lakh	Rs. 3000/- + GST	
Above Rs. 25 Lakh & up to Rs. 50	Rs. 5000/- + GST	

Service charges for Advances including MSME & Agriculture

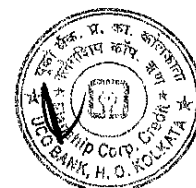


Particulars	Approved Charges	
	Lakh	
	Above Rs. 50 Lakh & up to Rs. 5 crore	Rs. 120/Lakh + GST, subject to maximum Rs. 25,000/- + GST
	Above Rs. 5 crore	Rs. 50/ Lakh + GST, subject to maximum Rs. 35000/- + GST.
	Note for advances including MSME and Agriculture. <ul style="list-style-type: none"> Documentation charges are to be levied only once in case of term loans. For working capital accounts, charges are to be levied first at the time of fresh sanction and then at the time of Enhancement/Adhoc (for the enhanced portion of limit/adhoc limit only) Documentation charges are not to be recovered in accounts where in unified processing charges are collected. No documentation charges are to be levied at the time of renewal of limits at existing level. To be recovered when new / modification documents are taken. 	
Mortgage Charges (on FB+NFB limit)	Advances including MSME & Agriculture advance	
	Aggregate Limit (FB+ NFB+TL)	Charges
	Up to Rs. 10 Lakh	Nil
	Above Rs. 10 Lakh & up to Rs. 1 crore	Rs. 10,000/- + GST
	Above Rs. 1 crore to Rs. 10 crore	Rs. 15,000/- + GST
	Above Rs. 10 crore	Rs. 35,000/- + GST
	Note: <ul style="list-style-type: none"> ➤ Cost of stamp & other expenses will be borne by the borrower separately ➤ Mortgage charges are applicable per instance irrespective of the number of title deeds. ➤ Mortgage charges are not to be collected when the limits are renewed at the existing levels. ➤ The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also. ➤ The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also. ➤ Non encumbrance and valuation charges to be recovered from the borrower separately. ➤ CERSAI charges of Rs. 500 + GST (per CERSAI ID) to be recovered from the borrower or actual charges whichever is high. ➤ CERSAI search charges of Rs. 50/- to be recovered per instance, separately. 	



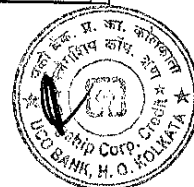
Particulars	Approved Charges	
Inspection Charges:	Advances including MSME & Agriculture	
	Total Sanctioned Limit (FB+NFB+TL)	Charges
	Up to Rs. 25000/-	Nil
	Above 25,000/- & up to Rs. 2 Lakh	Rs. 800/- p.a.+ GST
	Above Rs. 2 Lakh & up to Rs. 10 Lakh	Rs. 1200/- p.a. + GST
	Above Rs. 10 Lakh & up to Rs. 25 Lakh	Rs. 2500/- p.a. + GST
	Above Rs. 25 Lakh & up to Rs. 50 Lakh	0.10% of the aggregate exposure + GST, subject to minimum Rs. 2,500/- + GST & maximum Rs. 5,000/- + GST.
	Above Rs. 50 Lakh & up to Rs. 1 crore	0.075% of the aggregate exposure + GST subject to minimum Rs. 5,000/- + GST & maximum Rs. 7,500/- + GST
	Above Rs. 1 crore & up to Rs. 5 crore	0.05% of the aggregate exposure + GST, subject to minimum Rs. 7500/- + GST and maximum Rs. 17,500/- + GST
	Above Rs. 5 crore & up to Rs. 10 crore	0.035% of the aggregate exposure + GST subject to minimum Rs. 17500/- + GST and maximum Rs. 25,000/- + GST
	Above Rs. 10 crore	0.025% of the aggregate exposure + GST, subject to minimum Rs. 25,000/- + GST and maximum Rs. 50,000/- + GST
Note: <ol style="list-style-type: none"> For reckoning exposure following to be considered: <ol style="list-style-type: none"> Working Capital Facility: Sanctioned FB +NFB limit. Term Loan: O/s + undisbursed limit, if any. Actual conveyance to be reimbursed to visiting official and the same shall be recovered from borrower account (except NPA accounts). In case of NPA account the charges shall be debited from respective expense head of bank's P&L account and also be recorded in the memorandum against respective NPA account. To be recovered per borrower entity, irrespective of number of facilities. 		
Supervision Charges	Advances including MSME & Agriculture: Rs. 3,100/- per half year + GST, for accounts having aggregate limit (FB+NFB+TL) of Rs. 1 crore and above.	
Modifications of terms & conditions of sanction	Advances including MSME & Agriculture	
	Total Sanctioned Limit	Charges per Occasion
	Up to Rs. 10 Lakh	Nil
	Above 10 Lakh & up to Rs. 50 Lakh	Rs. 1500/- + GST
	Above Rs. 50 Lakh & up to Rs. 1 crore	Rs. 5000/- + GST

Service charges for Advances including MSME & Agriculture

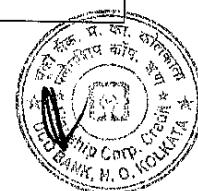


Particulars	Approved Charges									
	Above Rs. 1 crore & up to Rs. 10 crore	Rs. 1 Lakh + GST								
	Above Rs. 10 crore & up to Rs. 50 crore	Rs. 3 Lakh + GST								
	Above Rs. 50 crore	Rs. 5 Lakh + GST								
	The charges shall be levied per instance of proposal submission and should be recovered 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.									
	Illustrative list of instances of modifications are as under:									
	1. Substitution/Release of collateral/other security.									
	2. Interchangeability of limits/sanction of sublimit.									
	3. Release/substitution of personal/corporate guarantee.									
	4. Change in project/machinery.									
	5. Ceding of charge on assets.									
	6. Re-phasement of loan/deferment of loan instalments.									
	7. Modification in ROI and other service charges.									
	8. Waiver of any other sanction Stipulation.									
	9. Extension of COD									
	10. Any other miscellaneous approvals									
Prepayment Charges on Term Loan	Advances including MSME & Agriculture Pre-payment charges of 2.00% + GST to be recovered for prepaid amount at the time of closure of account. In case of takeover of limits by other Banks, concessions provided in the account, if any, will be treated as withdrawn from the date of last sanction and charges as per card rate to be recovered from the borrower. Exemptions of Prepayment Charges i. In case payment has been made out of cash sweep/ Insurance proceeds. ii. Micro & Small Enterprises/Agriculture advances are exempted irrespective of the limits/outstanding. However, if a loan is being taken over by other banks/ FIs and concessions provided, if any, will be treated as withdrawn from the date of last sanction and charges as per card rate & prepayment charges to be recovered from the borrower.									
Revalidation Charges:	Advances including MSME & Agriculture <table><tr><th>Total Sanctioned Limit</th><th>Charges per Occasion</th></tr><tr><td>Up to Rs. 10 Lakh</td><td>Nil</td></tr><tr><td>Above 10 Lakh & up to Rs. 1 crore</td><td>50% of regular processing charges / upfront fee, subject to maximum Rs. 15000/- + GST</td></tr><tr><td>Above Rs. 1 crore</td><td>25% of regular processing charges/Upfront fee + GST, subject to minimum Rs. 15000/- + GST and maximum Rs. 15 Lakh + GST</td></tr></table>		Total Sanctioned Limit	Charges per Occasion	Up to Rs. 10 Lakh	Nil	Above 10 Lakh & up to Rs. 1 crore	50% of regular processing charges / upfront fee, subject to maximum Rs. 15000/- + GST	Above Rs. 1 crore	25% of regular processing charges/Upfront fee + GST, subject to minimum Rs. 15000/- + GST and maximum Rs. 15 Lakh + GST
Total Sanctioned Limit	Charges per Occasion									
Up to Rs. 10 Lakh	Nil									
Above 10 Lakh & up to Rs. 1 crore	50% of regular processing charges / upfront fee, subject to maximum Rs. 15000/- + GST									
Above Rs. 1 crore	25% of regular processing charges/Upfront fee + GST, subject to minimum Rs. 15000/- + GST and maximum Rs. 15 Lakh + GST									

Service charges for Advances including MSME & Agriculture



Particulars	Approved Charges	
Issuance of NOC	Advances including MSME & Agriculture	
	Total Sanctioned Limit	Charges per Occasion
	Up to Rs. 1 crore	Rs. 2,500/- + GST
	Above 1 crore & up to Rs. 10 crore	Rs. 25,000/- + GST
	Above 10 crore & up to Rs. 50 crore	Rs. 1,00,000/- + GST
	Above 50 crore	Rs. 1,50,000/- + GST
	However, within assessed limit of working capital under consortium banking arrangement NOC can be given without NOC issuance charges.	
Lead Bank Charges for working capital (FB + NFB):	Advances including MSME & Agriculture	
	Leadership charges on Consortium advances are 0.30% p.a. + GST of the aggregate fund based and non-fund based working capital limits from the consortium.	
	Maximum Rs. 75 Lakh + GST	
Lead Bank Charges for Term Loan	Advances including MSME & Agriculture	
	0.30% p.a. + GST of the total assessed term loan limits for the consortium.	
	Maximum: Rs. 75 Lakh + GST	
	Note:	
	<ol style="list-style-type: none"> For Project Loans, Lead Bank charges to be collected for every financial year till achievement of COD for the project. For other term loans, Lead Bank charges are recoverable at the time of original assessment on the total loan amount for the consortium and not on subsequent annual review of same TL. 	
Commitment Charges for working capital limits	Advances including MSME & Agriculture	
	➤ For Exposure Up to Rs. 1 Cr: NIL.	
	➤ For Exposure Above Rs. 1 Crore as under:	
	<ol style="list-style-type: none"> Fund based : Where average availment of fund based credit during a month is <ol style="list-style-type: none"> Less than 50% of the operative limit, commitment charges @ 1.00% p.a. + GST on the unutilised limit shall be levied for that month. More than 50% but less than 75% of the operative limit, commitment charges @ 0.75% p.a. + GST on the unutilised limit shall be levied for that month. Non-Fund Based: Where average availment of non-fund-based limit during a month is less than 60% of the operative limit, Commitment charges will be levied @ 0.25% p.a. + GST on the unutilised limit for that month. 	
	Commitment charges are to be recovered on monthly basis	



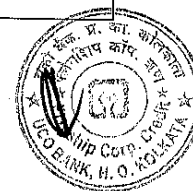
Particulars	Approved Charges										
Commitment Charges for Term Loan	Advances including MSME & Agriculture <ul style="list-style-type: none"> ➤ For Exposure Up to Rs. 1 Cr: NIL. ➤ For Exposure Above Rs. 1 Crore as under: <ol style="list-style-type: none"> 1. Where the draw down is made in stages as approved by the bank, the commitment charges @ 1.00 % p.a. + GST shall be computed on the undrawn portion reckoned with respect to the relative draw down limit fixed for the period and not with reference to the total limit. 2. In case of partly drawn term loans where no specific draw-down schedule has been prescribed/ borrower has not adhered to the specific draw-down schedule, the commitment charges at aforesaid rates shall be levied on delayed draw-down beyond 2 months. <p>Commitment charges are to be recovered on quarterly basis</p>										
Ear Marking of Limits sanctioned by us & to be availed by the borrowers from other Bank.	Advances including MSME & Agriculture 1.45% per annum + GST will be levied on quarterly basis i.e. 0.37% per quarter + GST										
Loan Syndication charges	Advances including MSME & Agriculture 0.60%+ GST negotiable for higher rate on case to case basis. (In case of AAA rated accounts/PSU's 10% of the card rate is applicable.)										
Issuance of No dues certificate	Advances including MSME & Agriculture Individuals - Rs. 100 + GST per certificate Non- Individuals - Rs. 200 + GST per certificate										
Project Appraisal Charges	Advances including MSME & Agriculture 0.20% + GST (max RS. 5 Lakh + GST): To be recovered in addition to Upfront fee in case the appraisal note is shared with other lenders in Consortium/MBA lending										
TRA Agency/ ESCROW Fees	Advances including MSME & Agriculture TRA/Agency /Escrow fees for accounts under multiple banking/ consortium banking arrangement to be charged as under: <table border="1"> <thead> <tr> <th>Credit Limit from the Bank</th><th>Fees</th></tr> </thead> <tbody> <tr> <td>Up to Rs. 5 crore</td><td>Rs. 1 Lakh p.a. + GST</td></tr> <tr> <td>Above Rs. 5 crore to Rs. 10 crore</td><td>Rs. 2 Lakh p.a. + GST</td></tr> <tr> <td>Above Rs. 10 Crore</td><td>Rs. 5 Lakh p.a. + GST</td></tr> <tr> <td>Where no credit facilities have been sanctioned</td><td>Rs. 2 Lakh p.a. + GST</td></tr> </tbody> </table> <p>Note: For accounts under sole banking arrangement with our Bank, no TRA/Escrow account fee is to be charged.</p>	Credit Limit from the Bank	Fees	Up to Rs. 5 crore	Rs. 1 Lakh p.a. + GST	Above Rs. 5 crore to Rs. 10 crore	Rs. 2 Lakh p.a. + GST	Above Rs. 10 Crore	Rs. 5 Lakh p.a. + GST	Where no credit facilities have been sanctioned	Rs. 2 Lakh p.a. + GST
Credit Limit from the Bank	Fees										
Up to Rs. 5 crore	Rs. 1 Lakh p.a. + GST										
Above Rs. 5 crore to Rs. 10 crore	Rs. 2 Lakh p.a. + GST										
Above Rs. 10 Crore	Rs. 5 Lakh p.a. + GST										
Where no credit facilities have been sanctioned	Rs. 2 Lakh p.a. + GST										
Handling Charges: Where full waiver of processing charges and	Advances including MSME & Agriculture Wherever full waiver of Processing fee or Upfront fee is permitted, 'Handling Charges' @ Rs.15/Lakh + GST or part thereof, subject to maximum of Rs.1 Lakh + GST are to be										

Service charges for Advances including MSME & Agriculture



Particulars	Approved Charges
upfront fees is permitted, handling charges in lieu of Processing fee & Upfront fee is to be collected	recovered from borrowers availing limits of Rs.1 Crore & above, separately in lieu of Processing fee & Upfront fee.
Fee for Underwriting Assignments	Advances including MSME & Agriculture @ 0.25% + GST of the total debt underwritten to be recovered at the time of conveying of sanction letter. This fee is to be recovered over & above the syndication fee of 0.60% + GST of total debt as mentioned above.
Withdrawal of Concessions	Advances including MSME & Agriculture In case of account is being taken over by the other bank/Fl, in addition to levying pre-payment charges, all the concession/relaxation/waiver in the service charge, ROI etc. granted since last sanction/review/renewal of the facility or sanction accepted by the borrower with such clause, whichever is earlier, in the account shall be withdrawn and respective amount shall be recovered from the borrower. The same clause shall invariably be incorporated in the sanction letter & acceptance of borrower in this regard shall be obtained & kept on record.
Charges for issuance of No dues certificate to clients whose NPA accounts are settled by entering into compromise.	Advances including MSME & Agriculture (Applicable for all cases where sanctioned loan/limit/disbursed amount is above Rs 5.00 Lakh) NPA a/c's where terms of compromise are strictly adhered to: Rs.1000/- + GST per certificate. NPA a/c's where repayment is not received as per original schedule/failed compromise is revived: Rs. 2000/- + GST per certificate.
Pre Processing Charges	Advances including MSME & Agriculture All Advances (other than Schematic loans, where charges have been defined): NIL, however, actual charges for pulling CIBIL, CRIF and CERSAI checking charges to be recovered before sending NBC proposals at all levels except for NBC proposals of PSUs/AAA rated companies.
TEV Study Vetting charges	Advances including MSME & Agriculture Rs. 50,000/- + GST
Restructuring of Working Capital Limits:	Advances including MSME & Agriculture 0.25% + GST for restructured/ rescheduled amount subject to maximum Rs. 1 Cr.
Restructuring of Debts - Term Loan	Advances including MSME & Agriculture 0.25% + GST for restructured/ rescheduled amount subject to maximum Rs 1 Crore
Parting of process note for filling	Advances including MSME & Agriculture Rs. 5 lakh + GST

Service charges for Advances including MSME & Agriculture



Particulars	Approved Charges
with SEBI for IPO or any similar purpose	

Service Charges for Non Fund Based facilities:

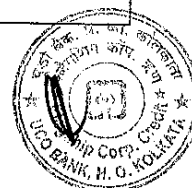
Particulars	Proposed		
Commission on Performance Guarantee (On the Guarantee amount & not on the Limit sanctioned).	Advances including MSME & Agriculture		
	➤ For aggregate limits up to Rs. 25 Cr (where external rating not applicable)		
	Tenor up to 3 years	Tenor more than 3 years	
	2.50% p.a. + GST	2.60% p.a. + GST	
	➤ For aggregate limits above Rs. 25 Cr		
	External Rating	Tenor up to 3 years	Tenor more than 3 years
	AAA & AA	1.25% p.a. + GST	1.35% p.a. + GST
	A	1.75% p.a. + GST	1.85% p.a. + GST
	BBB	2.00% p.a. + GST	2.10% p.a. + GST
	BB & below/ Unrated	2.50% p.a. + GST	2.60% p.a. + GST
Note:			
1. Minimum two quarter commission to be charged.			
2. For period exceeding 3 months, the period shall be reckoned in steps of quarters including claim period.			
3. For BGs issued on behalf of SPV/JV, commission to be charged 0.25% higher in addition to the applicable rate.			
4. In cases where borrower requests for recovery of commission on Annual/Qtly basis as against the stipulated policy for upfront recovery of commission for the entire tenure of the bank guarantee + the claim period, an additional charge of 0.25% p.a. shall be applicable.			
5. In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower .			
Commission on Other Guarantees (including financial guarantees, Customs guarantee/ guarantee issued in lieu of disputed liability)	Advances including MSME & Agriculture		
	➤ For aggregate limits up to Rs. 25 Cr (where external rating not applicable)		
	Tenor up to 3 years	Tenor more than 3 years	
	3.00% p.a.	3.10% p.a.	
	➤ For aggregate limits above Rs. 25 Cr		
	External Rating	Tenor up to 3 years	Tenor more than 3 years
	AAA & AA	1.50% p.a.	1.60% p.a.
	A	2.00% p.a.	2.10% p.a.
	BBB	2.50% p.a.	2.60% p.a.
	BB & below/ Unrated	3.50% p.a.	3.60% p.a.

Service charges for Advances including MSME & Agriculture

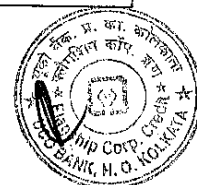


Particulars	Proposed										
	<p>Note:</p> <ol style="list-style-type: none"> 1. Minimum two quarter commission to be charged. 2. For period exceeding 3 months, the period shall be reckoned in steps of quarters including claim period. 3. For BGs issued on behalf of SPV/JV, commission to be charged 0.25% higher in addition to the applicable rate. 4. In cases where borrower requests for recovery of commission on Annual/Qty basis as against the stipulated policy for upfront recovery of commission for the entire tenure of the bank guarantee + the claim period, an additional charge of 0.25% p.a. shall be applicable. 5. In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower 										
Renewal/ Extension Guarantee of	<p>Advances including MSME & Agriculture</p> <p>As applicable for issuance of guarantees (as the case may be i.e. Performance /Other Guarantee).</p> <p>Note:</p> <ul style="list-style-type: none"> ➤ If renewal is affected before expiry date of original guarantee and if commission was earlier charged for claim period, no commission for claim period. ➤ Commission for minimum one quarter and part thereof to be collected up front or as per sanction terms. For period exceeding 3 months, the period shall be reckoned in steps of quarters including claim period ➤ If the extension remains within the tenor of which BG commission is recovered earlier, no additional BG commission will be recovered. <p>In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower</p>										
Refund Guarantee Commission of	<p>Advances including MSME & Agriculture</p> <p>In case of return of BG before maturity date and subsequent request for the borrower to refund the commission for the unexpired period;</p> <p>Branch shall refund 50% commission charged for the unexpired period less 3 months. Refund to be allowed only if the unexpired period is more than 3 month & original guarantee bond is received by branch.</p>										
Guarantee secured by 100% deposit.	<p>Advances including MSME & Agriculture</p> <p>Commission subject to minimum Rs. 500/- + GST to be charged as under:</p> <table border="1"> <tr> <th>Availability of Liquid margin</th><th>BG Commission</th></tr> <tr> <td>At least 100% Liquid Margin</td><td>25% of normal charges + GST</td></tr> <tr> <td>At least 75% Liquid Margin</td><td>50% of normal charges + GST</td></tr> <tr> <td>At least 50% Liquid Margin</td><td>75% of normal charges+ GST</td></tr> <tr> <td>Less than 50% Liquid Margin</td><td>Normal Commission+ GST</td></tr> </table> <p>In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower</p>	Availability of Liquid margin	BG Commission	At least 100% Liquid Margin	25% of normal charges + GST	At least 75% Liquid Margin	50% of normal charges + GST	At least 50% Liquid Margin	75% of normal charges+ GST	Less than 50% Liquid Margin	Normal Commission+ GST
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Service charges for Advances including MSME & Agriculture

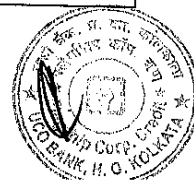


Particulars	Proposed						
Expired Guarantees: Any proceeding or stay against invocation or payment or the like, and as a consequence of which the Bank is to keep the guarantee pending	Advances including MSME & Agriculture Commission to be recovered as per normal applicable rate. However, extension of the guarantee is to be done as per discretionary powers defined in Loan Policy Document In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower						
Guarantees with interest liability (generally NOT permitted)	Advances including MSME & Agriculture Open guarantee is not issued by the Bank, However in case of exceptional circumstances such BG to be issued by approval from HLCC-ED committee up to its discretionary power and thereafter by CAC & MCB within their respective discretionary power. In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower						
Commission on amendment of Guarantee	Advances including MSME & Agriculture For amendments other than amount, period and purpose of Guarantee, commission at the flat rate of Rs. 1000/- + GST, per amendment, will be recovered						
ILC Opening Charges	Advances including MSME & Agriculture Rs. 250 per LC & commitment + usance charges as under: <ol style="list-style-type: none"> Usance Charges: 2.40% p.a. + GST for the usance period for complete month or part thereof. In case of sight bills / usance for less than 1 month, minimum 1 month charge @ 0.20% + GST minimum Rs.1000/- + GST Commitment Charges: 1.20% p.a. + GST with a minimum period of 1 quarter and thereafter on monthly basis. Note: <ol style="list-style-type: none"> Concession allowed based on external rating of the borrower is as under: <table border="1"> <thead> <tr> <th>External Rating</th><th>Concession</th></tr> </thead> <tbody> <tr> <td>AAA/AA</td><td>50% from card rate + GST</td></tr> <tr> <td>A</td><td>25% from card rate + GST</td></tr> </tbody> </table> The period is to be calculated from the date of opening LC to the last date of its validity + Usance period of bill. Part of a month should be reckoned as a completed month. Charges for CAPEX ILC will also be charged as per normal ILC. In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower 	External Rating	Concession	AAA/AA	50% from card rate + GST	A	25% from card rate + GST
External Rating	Concession						
AAA/AA	50% from card rate + GST						
A	25% from card rate + GST						
Extension of Validity Period of LC	Advances including MSME & Agriculture Same as ILC opening for the extended period subject to minimum Rs. 1500/- + GST. In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower						



Particulars	Proposed
Increase in amount of LC	Advances including MSME & Agriculture Same as opening for additional amount subject to minimum Rs. 1500/- + GST. In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower
Other Amendments	Advances including MSME & Agriculture Rs. 1000/- + GST on each Amendment. In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower
Advising of LCs opened by correspondent Bank	Advances including MSME & Agriculture Rs. 2000 + GST. In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower
Advising of Amendments	Advances including MSME & Agriculture Rs. 750/- + GST, per amendments. In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower
Confirmation of LCs	Advances including MSME & Agriculture As applicable to LC opening charges (both Commitment & Usance charges). In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower
Transfer Charge (Advice of transfer transferable LC)	Advances including MSME & Agriculture Rs 1000/- + GST per advice of transfer. In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower
Discrepancy Charges	Advances including MSME & Agriculture Rs. 2500/- + GST, per occasion. In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower
Acceptance Commission	Advances including MSME & Agriculture 3.60% p.a. + GST of the Bill amount (Min Rs. 1000/-+ GST) on all LCs established by other Banks calling for usance drafts to be drawn on and accepted by our Bank. If a charge is to be collected from the beneficiary and he refuses to pay the charges, it must be collected from the opener (applicant for the credit). In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower
Negotiation Charges	Advances including MSME & Agriculture In addition to interest from date of negotiation to date of reimbursement, negotiation charges to be collected as under: ➤ For bills up to Rs. 10 Lakh – Rs. 500 Flat + GST ➤ For Bills above Rs. 10 Lakh and up to Rs. 50 Lakh – Rs. 800 + GST

Service charges for Advances including MSME & Agriculture



Particulars	Proposed										
	<p>➤ For Bills above Rs. 50 Lakh and up to Rs. 100 Lakh : Rs. 1000 + GST</p> <p>➤ For Bills above Rs. 100 Lakh and up to Rs. 500 Lakh : Rs. 2000 + GST</p> <p>➤ For Bills above Rs. 500 Lakh : Rs. 3000/- + GST</p> <p>In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower</p>										
Guarantees on account of discrepancies in documents under LC	<p>Advances including MSME & Agriculture</p> <p>Flat 0.30% + GST subject to minimum of Rs. 3000/-+ GST (If payment received and credited to beneficiary account).</p> <p>In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower</p>										
Clean payment received under LC	<p>Advances including MSME & Agriculture: Rs. 500/- + GST.</p>										
Charges for issuance of certificate to beneficiary / certifying/ attestation of invoices subsequent to negotiation	<p>Advances including MSME & Agriculture</p> <p>Rs. 50/-+ GST per invoice Min. Rs. 100/-+ GST on each occasion.</p>										
LC secured by 100% cash margin/ term deposit of our Bank.	<p>Advances including MSME & Agriculture</p> <p>Commission subject to minimum Rs. 500/- + GST to be charged as under:</p> <table border="1"> <tr> <td>Availability of Liquid margin</td><td>LC Commission + GST to be charged extra.</td></tr> <tr> <td>At least 100% Liquid Margin</td><td>25% of normal charges</td></tr> <tr> <td>At least 75% Liquid Margin</td><td>50% of normal charges</td></tr> <tr> <td>At least 50% Liquid Margin</td><td>75% of normal charges</td></tr> <tr> <td>Less than 50% Liquid Margin</td><td>Normal Commission</td></tr> </table> <p>In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower</p>	Availability of Liquid margin	LC Commission + GST to be charged extra.	At least 100% Liquid Margin	25% of normal charges	At least 75% Liquid Margin	50% of normal charges	At least 50% Liquid Margin	75% of normal charges	Less than 50% Liquid Margin	Normal Commission
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Revolving LC	<p>Advances including MSME & Agriculture</p> <p>Same as per LC opening charges including usance and commitment charges.</p> <p>In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower</p>										

Note: The revised charges will not be applicable for the following advances:

- Schematic Retail/Agriculture & MSME advances wherein the charges have been defined separately.
- KCC accounts having aggregate limits up to Rs. 3 Lakh and SHG accounts having limits up to Rs. 6 Lakh, respectively.
- Government sponsored schemes (e.g. KVIC, PMEGP, PM SVANidhi, PM Vishkarma, Standup India etc.), wherein charges are to be collected as per scheme guidelines.

