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	Approve	d Charges
Processing Character	A. Advances, other than MS	ME & Agriculture
Charges /		
Renewal Charges		% Charges
for WC (FB & NFB	Up to Rs. 25,000/-	Nil
Limit)	Above Rs. 25,000/- up to Rs.	Unified processing charges
	Lakh	of 0.50% + CST
•	Above Rs. 10 Lakh - based on E	xternal ratina as under
	Govi/Govi. guarantee	ed 0.25% + GST
	accounts / PSU/AAA/AA	
	A	0.35% + GST
•	BBB/Account where extern	al 0.40% + GST
	credit rating not applicable	
	BB & Below/ unrated account Note:	0.45% + GST
	For enhancement in lim reckoned for additional/ enhancing over the sanct remaining 50% at the time  > Unified Processing Chandocumentation and morted  All other charges for i.e. (CIC) i.e. CIBIL & CRIFD Document Execution (DD etc. to be recovered from processing charges.  B. Agricultural Advances:	arges includes processing
	Aggregate Limit (FB+NFB) of	Charges
	the Borrower	
	Up to Rs. 25,000/- Ni	
	Above Rs. 25,000/- Rs mi	. 350/ Lakh + GST, subject to n Rs. 350 + GST
	Note: No service charges to be having limits up to Rs. 3 Lakh and to Rs. 6 Lakh.	collected for KCC accounts SHG accounts having limits up

Particulars		Approved	Charges
	C. MSME Advo		
	Aggregate Limi	t (FB+NFB) of	Charges
	the Borr	ower	300
	Up to Rs. 5 Lakh		Nil*
	Above Rs. 5 Lakh	& up to Rs. 10	Unified processing charges of
	Lakh		0.50% + GST
	Above Rs. 10 Lak	h as per rating o	as under:**
	External Rating	Internal Ratio	ng 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
4 - 1	BB & below	UCO 8 & bel	ow 0.40% + GST
	* As per Banking C	odes and Stand	dard Board of India quidelines
·	**In account whe	erein external :	rating is available processing
	charges will be co	llected based o	on external rating.
	· .		
	Note:		
	➤ Unitied Pr	ocessing Cha	arges includes processing,
	documento	ition, and Morto	
	➤ All other		for i.e. CIC/ CERSAI/
	Fintech/DDI	E/Valuation/End	cumbrance etc. to be
		rom the borrow	
	For PSU/Go	overnment/AAA	VAA externally rated MSME
	porrowers k	processing cha	rges to be collected as per
	below.	oplicable for	Other Advances mentioned
	below.		
	D. Refund of P	rocessing Cha	rges for all type of advances
	including M	SME & Agricultu	re.
	l ·	_	
	> In case limi	ts allocated in	a consortium arrangement is
	lower than	the sanctioned	limit, the processing charge
	Will be reco	vered on allotte	ed limit as per documentation
	and excess	processing cha	rges, if any will be refunded by
	the Bank.		
	> 75% of the	processing cha	rges recovered upfront at the
	time of hand	ding over the sc	anction letter to be refunded if
	sanction is n	ot agreed whe	n conveyed.
			tance or otherwise for limit
•	sanctioned	is not diven with	nin 2 weeks from conveying of
	sanction by	hranch the	processing charges recovered
	upfront will k	ne forfeited	rocessing charges recovered
•			
	Processing	charges rec	overed by the Bank on
	completion	of document	ation will not be refunded
	whether limi	t is availed fully	or not.
	➤ GST already	paid on proce	ssing/renewal charges will not
	be refunded	,₌ 5// p/000 1.	on grone war charges will flor
Adhoc Sanction			
Adiroc suriciton	Advances including		
	limits on pre-	ocessing charg	es for regular working capital
	Timins on prorate bo	asis + GSI, for a	minimum period of 90 days or



Particulars	Approved Charges	
	till adjustment of adhoc facility, whichever	is later.
	Note:	
	Adhoc sanction charges not to be collecte	ed from:
	Agricultural Advances having aggre	gate exposure up t
	Rs. 25,000/-	
	2. MSME Advances having aggregate	e exposure includin
116	danoc racility up to Rs. 5 Lakh.	,
Upfront Fees fo	r A. Advances including MSME:	**************************************
Term Loan 8	Aggregate Limit of the Borrower	Charges
Deferred	Up to Rs. 25000/-	Nil
Payment	Above Rs. 25000/- Based on external rating	of the borrower as
Guarantee	under	a or use positowel 02
	External Rating of the Borrower	Charace
	Govt/Govt. guaranteed/ PSU/AAA/AA	Charges
	A A	0.75% + GST
	BBB / Account where external credit	1.00%+ GST
	rating not applicable	1.25% + GST
	BB & Below/ unrated account Note:	1.50% + GST
	1. For HAM projects external rating of	the Sponsor will be
	considered for calculation of the upfi	ront fees.
	2. For other term loans, wherein guaran	itee of the Sponsor i
	available, external rating of the spon	a a a da la
	for colouistics 5	sor to be considered
	for calculation of upfront fees.	sor to be considered
	3. For accounts classified under MSME:	
	<ul> <li>3. For accounts classified under MSME:</li> <li>a) Having exposure up to Rs. 5 lakh –</li> </ul>	Upfront fee Nil
	<ul> <li>a) Having exposure up to Rs. 5 lakh – up</li> <li>b) Exposure more than Rs. 5 Lakh – up</li> </ul>	Upfront fee Nil.
	a) Having exposure up to Rs. 5 lakh – b) Exposure more than Rs. 5 Lakh – up of 10 bps from card rate is allowed	Upfront fee Nil. ofront fee @ discoun
	a) Having exposure up to Rs. 5 lakh – b) Exposure more than Rs. 5 Lakh – up of 10 bps from card rate is allowed 4. 50% of the upfront fees are to b	Upfront fee Nil. ofront fee @ discoun l. e collected before
	a) Having exposure up to Rs. 5 lakh – b) Exposure more than Rs. 5 Lakh – up of 10 bps from card rate is allowed 4. 50% of the upfront fees are to b handing over the sanction letter	Upfront fee Nil. ofront fee @ discoun l. e collected before to the customer 8
	a) Having exposure up to Rs. 5 lakh – b) Exposure more than Rs. 5 Lakh – up of 10 bps from card rate is allowed 4. 50% of the upfront fees are to b	Upfront fee Nil. ofront fee @ discoun l. e collected before to the customer 8
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh –  b) Exposure more than Rs. 5 Lakh – up  of 10 bps from card rate is allowed  4. 50% of the upfront fees are to b  handing over the sanction letter  remaining 50% at the time of docume	Upfront fee Nil. ofront fee @ discoun l. e collected before to the customer &
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh –  b) Exposure more than Rs. 5 Lakh – up  of 10 bps from card rate is allowed  4. 50% of the upfront fees are to b  handing over the sanction letter  remaining 50% at the time of docume  B. Agriculture Advances:	Upfront fee Nil.  ofront fee @ discoun  l.  e collected before  to the customer &  entation.
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh –  b) Exposure more than Rs. 5 Lakh – up  of 10 bps from card rate is allowed  4. 50% of the upfront fees are to b  handing over the sanction letter  remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the	Upfront fee Nil. ofront fee @ discoun l. e collected before to the customer 8
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh –  b) Exposure more than Rs. 5 Lakh – up  of 10 bps from card rate is allowed  4. 50% of the upfront fees are to b  handing over the sanction letter  remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the  Borrower	Upfront fee Nil. ofront fee @ discoun l. e collected before to the customer 8 entation. Charges
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh –  b) Exposure more than Rs. 5 Lakh – up  of 10 bps from card rate is allowed  4. 50% of the upfront fees are to b  handing over the sanction letter  remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the  Borrower  Up to Rs. 25,000/-	Upfront fee Nil. ofront fee @ discount l. e collected before to the customer & entation.  Charges
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh – up of 10 bps from card rate is allowed  4. 50% of the upfront fees are to be handing over the sanction letter remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the Borrower  Up to Rs. 25,000/-  Above Rs. 25,000/-  1.00% + GST of the grant for the grant for the grant fees.  3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh – up of 10 bps from card rate is allowed at the is allowed.  4. 50% of the upfront fees are to be handing over the sanction letter remaining 50% at the time of documents.	Upfront fee Nil. ofront fee @ discount l. e collected before to the customer & entation.  Charges  Nil of the loan amount
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh –  b) Exposure more than Rs. 5 Lakh – up  of 10 bps from card rate is allowed  4. 50% of the upfront fees are to b  handing over the sanction letter  remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the  Borrower  Up to Rs. 25,000/-  Above Rs. 25,000/-  1.00% + GST of subject to m	Upfront fee Nil. ofront fee @ discoun l. e collected before to the customer 8 entation.  Charges
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh –  b) Exposure more than Rs. 5 Lakh – up  of 10 bps from card rate is allowed  4. 50% of the upfront fees are to b  handing over the sanction letter  remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the  Borrower  Up to Rs. 25,000/-  Above Rs. 25,000/-  Above Rs. 25,000/-  I.00% + GST of Subject to m  GST	Upfront fee Nil. ofront fee @ discoun l. e collected before to the customer & entation.  Charges  Nil of the loan amount inimum Rs. 600/- +
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh –  b) Exposure more than Rs. 5 Lakh – up  of 10 bps from card rate is allowed  4. 50% of the upfront fees are to b  handing over the sanction letter  remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the  Borrower  Up to Rs. 25,000/-  Above Rs. 25,000/-  C. Refund of Upfront Fee for all advance	Upfront fee Nil. ofront fee @ discoun l. e collected before to the customer & entation.  Charges  Nil of the loan amount inimum Rs. 600/- +
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh –  b) Exposure more than Rs. 5 Lakh – up  of 10 bps from card rate is allowed  4. 50% of the upfront fees are to b  handing over the sanction letter  remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the  Borrower  Up to Rs. 25,000/-  Above Rs. 25,000/-  C. Refund of Upfront Fee for all advance  agriculture:	Upfront fee Nil. ofront fee @ discount. e collected before to the customer & entation.  Charges  Nil of the loan amount inimum Rs. 600/- +
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh –  b) Exposure more than Rs. 5 Lakh – up  of 10 bps from card rate is allowed  4. 50% of the upfront fees are to b  handing over the sanction letter  remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the  Borrower  Up to Rs. 25,000/-  Above Rs. 25,000/-  C. Refund of Upfront Fee for all advance  agriculture:  1. In case limits allocated in a consorti	Upfront fee Nil. ofront fee @ discount. e collected before to the customer & entation.  Charges  Nil of the loan amount inimum Rs. 600/- + es including MSME & ium arrangement is
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh –  b) Exposure more than Rs. 5 Lakh – up  of 10 bps from card rate is allowed  4. 50% of the upfront fees are to b  handing over the sanction letter  remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the  Borrower  Up to Rs. 25,000/-  Above Rs. 25,000/-  C. Refund of Upfront Fee for all advance  agriculture:  1. In case limits allocated in a consort lower than the sanctioned limit, the	Upfront fee Nil. ofront fee @ discount. e collected before to the customer & entation.  Charges  Nil of the loan amount inimum Rs. 600/- + es including MSME & upfront fees will be
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh –  b) Exposure more than Rs. 5 Lakh – up  of 10 bps from card rate is allowed  4. 50% of the upfront fees are to b  handing over the sanction letter  remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the  Borrower  Up to Rs. 25,000/-  Above Rs. 25,000/-  C. Refund of Upfront Fee for all advance  agriculture:  1. In case limits allocated in a consort lower than the sanctioned limit, the  recovered on allotted limit as per of	Upfront fee Nil. ofront fee @ discount. e collected before to the customer & entation.  Charges  Nil of the loan amount inimum Rs. 600/- + es including MSME & ium arrangement is upfront fees will be documentation, and
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh –  b) Exposure more than Rs. 5 Lakh – up  of 10 bps from card rate is allowed  4. 50% of the upfront fees are to b  handing over the sanction letter  remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the  Borrower  Up to Rs. 25,000/-  Above Rs. 25,000/-  C. Refund of Upfront Fee for all advance  agriculture:  1. In case limits allocated in a consort lower than the sanctioned limit, the  recovered on allotted limit as per of	Upfront fee Nil. ofront fee @ discount. e collected before to the customer & entation.  Charges  Nil of the loan amount inimum Rs. 600/- + es including MSME & ium arrangement is upfront fees will be documentation, and
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh –  b) Exposure more than Rs. 5 Lakh – up  of 10 bps from card rate is allowed  4. 50% of the upfront fees are to b  handing over the sanction letter  remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the  Borrower  Up to Rs. 25,000/-  Above Rs. 25,000/-  C. Refund of Upfront Fee for all advance  agriculture:  1. In case limits allocated in a consort lower than the sanctioned limit, the  recovered on allotted limit as per of excess upfront fees, if any will be refur	Upfront fee Nil. ofront fee @ discount. e collected before to the customer & entation.  Charges  Nil of the loan amount inimum Rs. 600/- + es including MSME & ium arrangement is upfront fees will be documentation and aded by the Bank.
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh – up of 10 bps from card rate is allowed  4. 50% of the upfront fees are to be handing over the sanction letter remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the Borrower  Up to Rs. 25,000/-  Above Rs. 25,000/-  C. Refund of Upfront Fee for all advance agriculture:  1. In case limits allocated in a consort lower than the sanctioned limit, the recovered on allotted limit as per covered excess upfront fees, if any will be refured.	Upfront fee Nil. ofront fee @ discount. e collected before to the customer & entation.  Charges  Nil of the loan amount inimum Rs. 600/- + es including MSME & ium arrangement is upfront fees will be documentation and inded by the Bank.
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh – up of 10 bps from card rate is allowed  4. 50% of the upfront fees are to be handing over the sanction letter remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the Borrower  Up to Rs. 25,000/-  Above Rs. 25,000/-  C. Refund of Upfront Fee for all advance agriculture:  1. In case limits allocated in a consort lower than the sanctioned limit, the recovered on allotted limit as per covered of handing over the sanction letter of the sanction letter of handing over the sanction letter of handing over the sanction letter of the sanction letter of handing over the sanction letter of the sanction letter of the sanction letter of handing over the sanction letter of	Upfront fee Nil. ofront fee @ discount. e collected before to the customer & entation.  Charges  Nil of the loan amount inimum Rs. 600/- + es including MSME & ium arrangement is upfront fees will be documentation and aded by the Bank. I upfront at the time to be refunded if
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh – up of 10 bps from card rate is allowed  4. 50% of the upfront fees are to be handing over the sanction letter remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the Borrower  Up to Rs. 25,000/-  Above Rs. 25,000/-  C. Refund of Upfront Fee for all advance agriculture:  1. In case limits allocated in a consort lower than the sanctioned limit, the recovered on allotted limit as per cexcess upfront fees, if any will be refured.  2. 75% of the upfront charges recovered of handing over the sanction letter sanction is not agreed when conveyed.	Upfront fee Nil. ofront fee @ discount. e collected before to the customer 8 entation.  Charges  Nil of the loan amount inimum Rs. 600/- + es including MSME & ium arrangement is upfront fees will be documentation and aded by the Bank. I upfront at the time to be refunded if d.
	3. For accounts classified under MSME:  a) Having exposure up to Rs. 5 lakh – up of 10 bps from card rate is allowed  4. 50% of the upfront fees are to be handing over the sanction letter remaining 50% at the time of docume  B. Agriculture Advances:  Aggregate Limit of the Borrower  Up to Rs. 25,000/-  Above Rs. 25,000/-  C. Refund of Upfront Fee for all advance agriculture:  1. In case limits allocated in a consort lower than the sanctioned limit, the recovered on allotted limit as per covered of handing over the sanction letter of the sanction letter of handing over the sanction letter of handing over the sanction letter of the sanction letter of handing over the sanction letter of the sanction letter of the sanction letter of handing over the sanction letter of	Upfront fee Nil. ofront fee @ discount. e collected before to the customer & entation.  Charges  Nil of the loan amount inimum Rs. 600/- + es including MSME & ium arrangement is upfront fees will be documentation and inded by the Bank. I upfront at the time to be refunded if d.



Particulars		Approved Cho	W.C.O.C.
	sanction by bra	nch, the upfro	ont fees recovered upfront
	will be forfeited	, John	1003 1000 voiga upiioni
	4. Upfront fees rec	overed by th	ne Bank on completion of
	documentation	will not be	refunded whether limit is
·	availed fully or no	ot.	
	5. GST already paid	on upfront fe	es will not be refunded.
For Short Term	Advances including MS		
Loan (up to 3	Same as Upfront Fees fo	r Term Loan &	. DPG
years) having:		4 - 1	
Review Charge for TL	Advances including MS	ME & Agricultu	Jre .
IOLIL		harges	
	up to 25,000/-		
	Above Rs. 25,000/-   1		
		Loans): Rs.	120/ Lakh and part
		Thereof + C	SST, subject to maximum
		Rs. 5 lakh + 0	الاق
٠.	2.	Project Logr	ns: Rs. 120/ Lakh and part
		thereof + G	SST, subject to maximum
		as under:	is in the state of
		During	implementation stage -
		Rs. 7.50 I	Lakh.+ GST
		➤ After im	olementation - Rs. 5 Lakh
Documentation	A. Advances includi	+ GST	
Charges (For all	Aggregate Limit	IIG MOME:	
	. Addiedale limii		Charges
limits(FB+NFB)	(FB+NFB+TL)		Charges
limits(FB+NFB) including	(FB+NFB+TL) Up to Rs. 25,000/-	Nil	Charges
limits(FB+NFB) including Demand, Adhoc,	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & U	<del></del>	
limits(FB+NFB) including Demand, Adhoc, regular etc.	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & u to Rs. 5 Lakh	p 0.25% + G 250 + GST.	ST subject to minimum Rs.
limits(FB+NFB) including Demand, Adhoc, regular etc. where	(FB+NFB+TL)  Up to Rs. 25,000/- Above Rs. 25,000/- & uto Rs. 5 Lakh Above Rs. 5 Lakh & U	<ul><li>0.25% + G</li><li>250 + GST.</li><li>Nil, as uni</li></ul>	ST subject to minimum Rs.
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & u to Rs. 5 Lakh Above Rs. 5 Lakh & U To Rs. 10 Lakh	p 0.25% + G 250 + GST. p Nil, as un includes d	ST subject to minimum Rs.  Ified processing charges ocumentation charges.
limits(FB+NFB) including Demand, Adhoc, regular etc. where	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & u to Rs. 5 Lakh Above Rs. 5 Lakh & U To Rs. 10 Lakh Above Rs. 10 Lakh & u	p 0.25% + G 250 + GST. p Nil, as un includes d p 0.10% + G	ST subject to minimum Rs.
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & u to Rs. 5 Lakh Above Rs. 5 Lakh & U To Rs. 10 Lakh Above Rs. 10 Lakh & u to Rs. 1 crore	p 0.25% + G. 250 + GST. p Nil, as un includes d p 0.10% + G + GST	ST subject to minimum Rs.  ified processing charges ocumentation charges. ST, maximum Rs. 10000/-
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & u to Rs. 5 Lakh Above Rs. 5 Lakh & U To Rs. 10 Lakh Above Rs. 10 Lakh & u	p 0.25% + G. 250 + GST. p Nil, as unincludes do 0.10% + G + GST 5 0.10% + G	ST subject to minimum Rs.  ified processing charges ocumentation charges. ST, maximum Rs. 10000/-
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & uto Rs. 5 Lakh Above Rs. 5 Lakh & Uto Rs. 10 Lakh Above Rs. 10 Lakh & uto Rs. 1 crore Rs. 1 crore & up to Rs.	p 0.25% + G. 250 + GST. p Nil, as unincludes a 0 0.10% + G. + GST. 5 0.10% + G. Rs. 20,000/	ST subject to minimum Rs.  Ified processing charges ocumentation charges.  ST, maximum Rs. 10000/-  SST, subject to maximum
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & u to Rs. 5 Lakh Above Rs. 5 Lakh & U To Rs. 10 Lakh Above Rs. 10 Lakh & u to Rs. 1 crore Rs. 1 crore & up to Rs. crore	p 0.25% + G. 250 + GST. p Nil, as unincludes a 0 0.10% + G. + GST. 5 0.10% + G. Rs. 20,000/	ST subject to minimum Rs.  ified processing charges ocumentation charges. ST, maximum Rs. 10000/- SST, subject to maximum
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & u to Rs. 5 Lakh Above Rs. 5 Lakh & U To Rs. 10 Lakh Above Rs. 10 Lakh & u to Rs. 1 crore Rs. 1 crore & up to Rs. crore Above Rs. 5 crore	p 0.25% + G. 250 + GST. p Nil, as unincludes at 0 0.10% + G. + GST. 5 0.10% + G. Rs. 20,000/ 0.05% + G. Rs. 50,000/	ST subject to minimum Rs.  ified processing charges ocumentation charges. ST, maximum Rs. 10000/- SST, subject to maximum
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & u to Rs. 5 Lakh Above Rs. 5 Lakh & U To Rs. 10 Lakh Above Rs. 10 Lakh & u to Rs. 1 crore Rs. 1 crore & up to Rs. crore	p 0.25% + G. 250 + GST. p Nil, as unincludes a 0 0.10% + G. + GST 5 0.10% + G. Rs. 20,000/ 0.05% + G. Rs. 50,000/	ST subject to minimum Rs.  ified processing charges ocumentation charges. ST, maximum Rs. 10000/- iST, subject to maximum iST subject to maximum iST subject to maximum iST subject to maximum iST subject to maximum
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per	(FB+NFB+TL)  Up to Rs. 25,000/- Above Rs. 25,000/- & uto Rs. 5 Lakh Above Rs. 5 Lakh & Uto Rs. 10 Lakh Above Rs. 10 Lakh & uto Rs. 1 crore Rs. 1 crore & up to Rs. crore Above Rs. 5 crore  B. Agriculture Advant Aggregate Lii (FB+NFB+TL)	p 0.25% + G. 250 + GST. p Nil, as unincludes d p 0.10% + G + GST 5 0.10% + G Rs. 20,000/ 0.05% + G Rs. 50,000/	ST subject to minimum Rs.  ified processing charges ocumentation charges. ST, maximum Rs. 10000/- SST, subject to maximum
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per	(FB+NFB+TL)  Up to Rs. 25,000/- Above Rs. 25,000/- & uto Rs. 5 Lakh Above Rs. 5 Lakh & Uto Rs. 10 Lakh Above Rs. 10 Lakh & uto Rs. 1 crore Rs. 1 crore & up to Rs. crore Above Rs. 5 crore  B. Agriculture Advantagregate Li	p 0.25% + G. 250 + GST. p Nil, as unincludes d p 0.10% + G + GST 5 0.10% + G Rs. 20,000/ 0.05% + G Rs. 50,000/	ST subject to minimum Rs.  ified processing charges ocumentation charges. ST, maximum Rs. 10000/- iST, subject to maximum iST subject to maximum iST subject to maximum iST subject to maximum iST subject to maximum
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & u to Rs. 5 Lakh Above Rs. 5 Lakh & U To Rs. 10 Lakh Above Rs. 10 Lakh & u to Rs. 1 crore Rs. 1 crore & up to Rs. crore Above Rs. 5 crore  B. Agriculture Advan Aggregate Lii (FB+NFB+TL) Up to Rs. 25,000/-	p 0.25% + G. 250 + GST. p Nil, as unincludes a 0 0.10% + G. + GST 5 0.10% + G. Rs. 20,000/ 0.05% + G. Rs. 50,000/	ST subject to minimum Rs.  Ified processing charges ocumentation charges.  ST, maximum Rs. 10000/-  SST, subject to maximum  SST subject to maximum  CST subject to maximum  CST SUBJECT TO MAXIMUM  CST SUBJECT TO MAXIMUM  CHARGES
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per	(FB+NFB+TL)  Up to Rs. 25,000/- Above Rs. 25,000/- & uto Rs. 5 Lakh Above Rs. 5 Lakh & Uto Rs. 10 Lakh Above Rs. 10 Lakh & uto Rs. 1 crore Rs. 1 crore & up to Rs. crore Above Rs. 5 crore  B. Agriculture Advant Aggregate Lii (FB+NFB+TL)	p 0.25% + G. 250 + GST. p Nil, as unincludes a 0 0.10% + G. + GST 5 0.10% + G. Rs. 20,000/ 0.05% + G. Rs. 50,000/	ST subject to minimum Rs.  Ified processing charges ocumentation charges. ST, maximum Rs. 10000/- IST, subject to maximum
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & u to Rs. 5 Lakh Above Rs. 5 Lakh & U To Rs. 10 Lakh Above Rs. 10 Lakh & u to Rs. 1 crore Rs. 1 crore & up to Rs. crore Above Rs. 5 crore  B. Agriculture Advan Aggregate Li (FB+NFB+TL) Up to Rs. 25,000/- Above Rs.25,000/- & up	p 0.25% + G. 250 + GST. p Nil, as unincludes d p 0.10% + G + GST 5 0.10% + G Rs. 20,000/ 0.05% + G Rs. 50,000/ ces mit	ST subject to minimum Rs.  Ified processing charges ocumentation charges. ST, maximum Rs. 10000/- SST, subject to maximum
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & u to Rs. 5 Lakh Above Rs. 5 Lakh & U To Rs. 10 Lakh Above Rs. 10 Lakh & u to Rs. 1 crore Rs. 1 crore & up to Rs. crore Above Rs. 5 crore  B. Agriculture Advan Aggregate Lii (FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 2 Lakh & up to Rs. 2 Lakh & up to Rs. 25,000/-	0.25% + G. 250 + GST.  Nil, as unincludes d 0.10% + G. + GST 5 0.10% + G. Rs. 20,000/ 0.05% + G. Rs. 50,000/ ces mit  to Rs.2 Lakh	ST subject to minimum Rs.  ified processing charges ocumentation charges. ST, maximum Rs. 10000/- ST, subject to maximum
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & u to Rs. 5 Lakh Above Rs. 5 Lakh & U To Rs. 10 Lakh Above Rs. 10 Lakh & u to Rs. 1 crore Rs. 1 crore & up to Rs. crore Above Rs. 5 crore  B. Agriculture Advar Aggregate Lii (FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 2 Lakh & up to Above Rs. 5 Lakh & up to	D 0.25% + G. 250 + GST. D Nil, as unincludes a D 0.10% + G. + GST D 0.10% + C. Rs. 20,000/ 0.05% + C. Rs. 50,000/  ces mit D Rs.5 Lakh D Rs.5 Lakh D Rs.10 Lakh	ST subject to minimum Rs.  Ified processing charges ocumentation charges.  ST, maximum Rs. 10000/-  IST, subject to maximum  SST subject to maximum  - + GST  Charges  Nil  Rs. 350/Lakh + GST, subject to min Rs. 350/- + GST  Rs. 1250/- + GST  Rs. 2200/- + GST
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & u to Rs. 5 Lakh Above Rs. 5 Lakh & U To Rs. 10 Lakh Above Rs. 10 Lakh & u to Rs. 1 crore Rs. 1 crore & up to Rs. crore Above Rs. 5 crore  B. Agriculture Advar Aggregate Li (FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 2 Lakh & up to Above Rs. 5 Lakh & up to Above Rs. 5 Lakh & up to Above Rs. 10 Lakh &	D 0.25% + G. 250 + GST. D Nil, as unincludes a D 0.10% + G. + GST D 0.10% + C. Rs. 20,000/ 0.05% + C. Rs. 50,000/  ces mit D Rs.5 Lakh D Rs.5 Lakh D Rs.10 Lakh	ST subject to minimum Rs.  ified processing charges ocumentation charges. ST, maximum Rs. 10000/- ST, subject to maximum
limits(FB+NFB) including Demand, Adhoc, regular etc. where documents are obtained as per	(FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 25,000/- & u to Rs. 5 Lakh Above Rs. 5 Lakh & U To Rs. 10 Lakh Above Rs. 10 Lakh & u to Rs. 1 crore Rs. 1 crore & up to Rs. crore Above Rs. 5 crore  B. Agriculture Advar Aggregate Lii (FB+NFB+TL) Up to Rs. 25,000/- Above Rs. 2 Lakh & up to Above Rs. 5 Lakh & up to	D 0.25% + G. 250 + GST. D Nil, as unincludes a D 0.10% + G. F GST D 0.10% + G. Rs. 20,000/ 0.05% + G. Rs. 50,000/ Ces mit D Rs.5 Lakh D Rs.5 Lakh D Rs.10 Lakh Up to Rs. 25	ST subject to minimum Rs.  Ified processing charges ocumentation charges.  ST, maximum Rs. 10000/-  IST, subject to maximum  SST subject to maximum  - + GST  Charges  Nil  Rs. 350/Lakh + GST, subject to min Rs. 350/- + GST  Rs. 1250/- + GST  Rs. 2200/- + GST

Particulars	Approved Charg	ges
	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> <li>Documentation charges are to be of term loans.</li> </ul>	
	<ul> <li>For working capital accounts, charg the time of fresh sanction and Enhancement/Adhoc (for the limit/adhoc limit only)</li> </ul>	ies are to be levied first at then at the time of enhanced portion of
	Documentation charges are not accounts where in unified processing	g charges are collected.
	<ul> <li>No documentation charges are to renewal of limits at existing level.</li> </ul>	be levied at the time of
	<ul> <li>To be recovered when new / mod taken.</li> </ul>	
Mortgage	Advances including MSME & Agriculture	e advance
Charges (on FB+NFB limit)	Aggregate Limit	Charges
1971419 1111111)	(FB+ NFB+TL) Up to Rs. 10 Lakh	
	A1 - B 101	Nil Daniel Control
	A	Rs. 10,000/- + GST
	A la a D = 10	Rs. 15,000/- + GST Rs. 35,000/- + GST
		Ks. 55,000/- + G5
	Note:  > Cost of stamp & other expenses	will be borne by the
	borrower separately	The source by the
	<ul> <li>Mortgage charges are applicable positive of the number of title deeds.</li> </ul>	
	<ul> <li>Mortgage charges are applicable r</li> </ul>	per instance irrespective
	<ul> <li>Mortgage charges are applicable point of the number of title deeds.</li> <li>Mortgage charges are not to be compared to the c</li></ul>	per instance irrespective collected when the limits
	<ul> <li>Mortgage charges are applicable pof the number of title deeds.</li> <li>Mortgage charges are not to be a care renewed at the existing levels.</li> <li>The charges are applicable for extendancement and for substitution of mortgage recorded in favour of other</li> </ul>	per instance irrespective collected when the limits tension of mortgage for f title deeds also. Extension of equitable er lenders also.
	<ul> <li>Mortgage charges are applicable pof the number of title deeds.</li> <li>Mortgage charges are not to be a care renewed at the existing levels.</li> <li>The charges are applicable for extendancement and for substitution of the charge is applicable for extendancement.</li> </ul>	per instance irrespective collected when the limits tension of mortgage for f title deeds also. Extension of equitable er lenders also.
	<ul> <li>Mortgage charges are applicable pof the number of title deeds.</li> <li>Mortgage charges are not to be a care renewed at the existing levels.</li> <li>The charges are applicable for extendancement and for substitution of the charge is applicable for extendancement and for substitution of the mortgage recorded in favour of others.</li> <li>Non encumbrance and valuation and the charge is applicable.</li> </ul>	per instance irrespective collected when the limits tension of mortgage for fittle deeds also. Extension of equitable er lenders also. harges to be recovered (per CERSALID) to be



	Particulars	Δr	pproved Charges
	Inspection	Advances including MSN	NF & Agriculture
	Charges:	Total Sanctioned Limit	Charges
-		(FB+NFB+TL)	Citalges
		Up to Rs. 25000/-	Nil
		Above 25,000/- & up to	Rs. 800/- p.a.+ GST
		Rs. 2 Lakh	
		Above Rs. 2 Lakh & up	Rs. 1200/- p.a. + GST
١		to Rs. 10 Lakh	
		Above Rs. 10 Lakh & up	Rs. 2500/- p.a. + GST
		to Rs. 25 Lakh	
		Above Rs. 25 Lakh & up to Rs. 50 Lakh	0.10% of the aggregate exposure +
		10 Ks. 50 LGKI	GST, subject to minimum Rs. 2,500/-
		Above Rs. 50 Lakh & up	+ GST & maximum Rs. 5,000/- + GST.
		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	0.05% of the aggregate exposure +
		to Rs. 5 crore	GST, subject to minimum Rs. 7500/- +
	•		GST and maximum Rs. 17,500/- +
			GST
		Above Rs. 5 crore & up	0.035% of the aggregate exposure +
		to Rs. 10 crore	GST subject to minimum Rs. 17500/-
ĺ			+ GST and maximum Rs. 25,000/- +
ļ		Above De 10	GST
ĺ		Above Rs. 10 crore	0.025% of the aggregate exposure +
			GST, subject to minimum Rs. 25,000/-
1			+ GST and maximum Rs. 50,000/- + GST
			031
		Note:	
		<ol> <li>For reckoning expo</li> </ol>	sure following to be considered:
		a. Working Capito	al Facility: Sanctioned FB +NFB limit
		p. Term Loan: O/s	+ Undisbursed limit if any
		2. Actual conveyance	e to be reimbursed to visiting official
		and the same shall	be recovered from borrower account
ŀ		(except NPA accou	unts).
		from respective ex	count the charges shall be debited
١.		and also be reco	pense head of bank's P&L account orded in the memorandum against
ĺ		respective NPA acc	sount
		4. To be recovered	per borrower entity, irrespective of
		number of facilities.	pos postotros crimy, irrespective of
-	upervision		·
	Charges	Advances including MSME	& Agriculture:
•	inal ges	limit (FR+NFR+T) of Do 1 or	GST, for accounts having aggregate
٨	Modifications of	limit (FB+NFB+TL) of Rs. 1 cro Advances including MSME	ore and above.
	erms &	Total Sanctioned Limit	
С	onditions of	To an odnonomed Limili	Charges per
S	anction	Up to Rs. 10 Lakh	Occasion Nil
		Above 10 Lakh & up to Rs.	
		Above Rs. 50 Lakh & up to	
		, OD LONG & OD IC	Rs. 1 crore   Rs. 5000/- + GST



Particulars	A
	Approved Charges
	Above Rs. 1 crore & up to Rs. Rs. 10 Rs. 1 Lakh + GST crore
	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
	which were not discussed with/accepted by the customer at
	the time of sanction/review.
•	Illustrative list of instances of modifications are as under:
	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.
	<ul><li>6. Re-phasement of loan/deferment of loan instalments.</li><li>7. Modification in ROI and other service charges.</li></ul>
	Waiver of any other sanction Stipulation.
	Extension of COD
	10. Any other miscellaneous approvals
Prepayment	Advances including MSME & Agriculture
Charges on Term	Pre-payment charges of 2.00% + GST to be recovered for
Loan	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.
	Evernations of Property and Change
	Exemptions of Prepayment Charges
	i. In case payment has been made out of cash sweep/ Insurance proceeds.
	ii Micro & Small Enterprises (April 1911)
	exempted irrespective of the limits/outstanding. However,
	It a loan is being taken over by other banks/ Fls 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	Advances including MSME & Agriculture
Charges:	
-	Up to Rs. 10 Lakh Nil
	Above 10 Lakh & up to 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
<u> </u>	maximum Rs. 15 Lakh + GST



Particulars	Approved Charg	A.F.
Issuance of NOC	Advances including MSME & Agriculture	<u> </u>
	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
		K3. 1,50,000/- + G3
	However, within assessed limit of	working capital under
	consortium banking arrangement NOC	Can be given without
	NOC issuance charges.	can be given willout
Lead Bank	Advances including MSME & Agriculture	
Charges for	Leadership charges on Consortium adv	(ances are 0.30% p.a. +
working capital	GST of the aggregate fund based and	non-fund based working
(FB + NFB):	capital limits from the consortium.	Terra basea Working
	Maximum Rs. 75 Lakh + GST	
Lead Bank		
Charges for Term	0.30% p.a. + GST of the total assessed	term loan limits for the
Loan	consortium.	Total minis for the
. ,	Maximum: Rs. 75 Lakh + GST	
	Note:	
	1. For Project Loans, Lead Bank cha	rges to be collected for
	every financial year till achieve	ement of COD for the
	project.	
	2. For other term loans, Lead Bank c	harges are recoverable
	at the time of original assessm	ent on the total loan
	amount for the consortium an	d not on subsequent
Commitment	annual review of same TL.	
	Advances including MSME & Agriculture	
Charges for	For Exposure Up to Rs. 1 Cr: NIL.	
working capital limits	For Exposure Above Rs. 1 Crore as un	der:
111 1112		
	1. <b>Fund based</b> : Where average av	allment of fund based
	credit during a month is	i
	a. Less than 50% of the opera	tive limit, commitment
	cnarges @ 1.00% p.a. + GST	on the unutilised limit
	shall be levied for that month.	
· ·	b. More than 50% but less than	75% of the operative
	limit, commitment charges @	0.75% b.g. + Cst on the
	unutilised limit shall be levied for	or that month
	•	
	2. Non-Fund Based: Where average	availment of non-fund-
	based limit during a month is	less than 60% of the
	operative limit, Commitment cha	arges will be levied @
·	0.25% p.a. + GST on the unutilised (	
	Commitment charges are to be	recovered on monthly
	basis	= 211 /11 <b>0</b> 1711111



Particulars	Americal Oli
Commitment	Approved Charges Advances including MSME & Agriculture
Charges for Term	For Exposure Up to Rs. 1 Cr. NIL.
Loan	The specific test tests.
	For Exposure Above Rs. 1 Crore as under:
	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.
	<ol> <li>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.</li> </ol>
	Commitment charges are to be recovered on quarterly basis
Ear Marking of	Advances including MSME & Agriculture
Limits sanctioned	1.45% per annum + GST will be levied on quarterly basis in
by us & to be	0.37% per quarter + GST
availed by the	
borrowers from other Bank.	
Loan Syndication	Advances including MSME & Agriculture
charges	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	Advances including MSME & Agriculture
dues certificate	Individuals - Rs. 100 + GST per certificate
	Non-Individuals - Rs. 200 + GST per certificate
Project Appraisal	Advances including MSME & Agriculture
Charges	
	0.20% + GST (max RS. 5 Lakh + GST): To be recovered in addition
,	To upitonitiee in case the appraisal note is shared with other
	Tenders in Consortium/MBA lending
TRA Agency/	Advances including MSME & Agriculture
ESCROW Fees	TRA/Agency /Escrow fees for accounts under multiple banking/
	consortium banking arrangement to be charged as under
	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 Rs. 2 Lakh p.a. + GST
	been sanctioned
	Note: For accounts under sole banking arrangement with our
landling	bank, no IRA/Escrow account fee is to be charged
Charges: Where	Advances including MSME & Agriculture
ull waiver of	
	Wherever full waiver of Processing fee or Unfront fee is
processing	

Particulars	
	Approved Charges
upfront fees is permitted,	The state of the s
handling charges	3 SPUIDIEIV IN 118U OF Processing fee & Hinfront foo
Processing fee &	
Upfront fee is to	
be collected Fee for	
101	The state of the state of Adit Childish
Underwriting	@ 0.25% + GST of the total debt underwritten to be recovered at
Assignments	I me time of conveying of sanction letter. This fee is to be
	recovered over & above the syndication fee of $0.60\% + 0.51$ of
VACUL -1 1	loididebt as mentioned above.
Withdrawal of	Advances including MSME & Agriculture
Concessions	
	In case of account is being taken over by the other bank/Fl, in
	dadillon to levying pre-payment charges all the
	Concession/relaxation/waiver in the service charge ROL 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
Ch	& kept on record.
Charges for	Advances including MSME & Agriculture
issuance of No	(Applicable for all cases where sanctioned loan/limit/disbursed
dues certificate	amount is above Rs 5.00 Lakh)
to clients whose	NID.
NPA accounts	NPA a/c's where terms of compromise are strictly adhered to:
are settled by	Rs.1000/- + GST per certificate.
entering into	
compromise.	NPA a/c's where repayment is not received as per original
·	schedule/falled compromise is revived: Rs. 2000/- + GST per
Pre Processina	Certificate.
Pre Processing Charges	Advances including MSME & Agriculture
Charges	All Advances (other than Schematic loans, where charges have
	been defined):
	NIII la accessora de la
	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	A diversion in the life of the
charges	Advances including MSME & Agriculture
	Rs. 50,000/- + GST
Restructuring of Working Capital	Advances including MSME & Agriculture
Limits:	0.25% + GST for restructured/ rescheduled amount subject to maximum Rs. 1 Cr.
Restructuring of	
Debts – Term	Advances including MSME & Agriculture
Loan	0.25% + GST for restructured/ rescheduled amount subject to
Parting of process	maximum ks i Crore
	Advances including MSME & Agriculture
	Rs. 5 lakh + GST
vice charges for Adv	vances including MSME & Agriculture

Particulars	Approved Charges
with SEBI for IPO or any similar	
purpose	

Service Charges for	Non Fund Based	ideimies:		
Particulars			Proposed	
Commission on	Advances includ	ding MSME	& Agricultu	Ire
Performance	> For aggre	aate limits	up to Rs 2	25 Cr (where external ratin
Guarantee (On	not applic	:able)	OP 10 113. 2	o ci (where external falin
the Guarantee	Tenor up to 3 ye	···	Tenor mou	re than 3 years
amount & not on	2.50% p.a. + GS		2.60% p.a	
the Limit	2.00% p.d. 1 00		1 2.00% p.u	. + G31
sanctioned).	> For aggre	aate limits	ahove Rs	25 Cr
	External Rating		o to 3 years	
		10110101	o io o years	Tenor more than 3 years
* .	AAA & AA	1 25% b	.a. + GST	
	A		.a. + GST	1.35% p.a. + GST
	BBB		.a. + GST	1.85% p.a. + GST
	BB & below/			2.10% p.a. + GST
	Unrated	2.50% p	.a. + GST	2.60% p.a. + GST
	Ondica		***	
	Note:			
		two auart	or companies	ina in the second
4	2 For porto	d even	er commissi	ion to be charged.
	z. Tor pend	d exceed	aing 3 moi	nths, the period shall b
	1070.8071190	111 SIEDS O	i aliamers in	icii idina ciaim norioa
	2 For PCa is		habaltat at e	cluding claim period.
	3. For BGs is	ssued on	behalf of S	SPV/JV, commission to be
	3. For BGs is charged (	ssued on 0.25% high	behalf of S er in addition	SPV/JV, commission to be on to the applicable rate.
	3. For BGs is charged ( 4. In cases	ssued on 0.25% high where	behalf of S er in addition borrower in	SPV/JV, commission to be on to the applicable rate. equests for recovery o
	<ol> <li>For BGs is charged (</li> <li>In cases commission</li> </ol>	ssued on 0.25% high where i on on A	behalf of S er in addition borrower in Annual/Qtly	SPV/JV, commission to be on to the applicable rate. equests for recovery of basis as against the
	3. For BGs is charged ( 4. In cases commission stipulated	ssued on 0.25% high where I on on A policy fo	behalf of S er in addition borrower r Annual/Qtly r upfront re	SPV/JV, commission to be on to the applicable rate. requests for recovery of basis as against the ecovery of commission for
	<ol> <li>For BGs is charged (</li> <li>In cases commission stipulated the entire</li> </ol>	ssued on 0.25% high where I on on A I policy fo tenure o	behalf of S er in addition borrower r Annual/Qtly r upfront re of the ban	SPV/JV, commission to be on to the applicable rate. equests for recovery of basis as against the ecovery of commission for guarantee + the claim
	3. For BGs is charged ( 4. In cases commission stipulated the entire period, a	ssued on 0.25% high where I on on A I policy fo the tenure on on additio	behalf of S er in addition borrower r Annual/Qtly r upfront re of the ban	SPV/JV, commission to be on to the applicable rate. requests for recovery of basis as against the ecovery of commission for
	3. For BGs is charged ( 4. In cases commission stipulated the entire period, a applicable	ssued on 0.25% high where I on on A policy fo tenure on additio e.	behalf of S er in addition borrower r Annual/Qtly r upfront re of the band nal charge	SPV/JV, commission to be on to the applicable rate. equests for recovery of basis as against the ecovery of commission for guarantee + the claim of 0.25% p.a. shall be
	3. For BGs is charged (4. In cases commission stipulated the entire period, a applicable 5. In additio	ssued on 0.25% high where I on on A policy for tenure on additione.	behalf of Ster in additional of the band and charge above chain	SPV/JV, commission to be on to the applicable rate. requests for recovery or basis as against the covery of commission for guarantee + the claim of 0.25% p.a. shall be riges, SFMS Charges of RS
	3. For BGs is charged ( 4. In cases commission stipulated the entire period, a applicable 5. In addition 250 + GS	ssued on 0.25% high where I on on A policy for tenure on additione.	behalf of Ster in additional of the band and charge above chain	SPV/JV, commission to be on to the applicable rate. equests for recovery of basis as against the ecovery of commission for guarantee + the claim of 0.25% p.a. shall be
	3. For BGs is charged ( 4. In cases commission stipulated the entire period, a applicable 5. In addition 250 + GS borrower	ssued on 0.25% high where I on on A leading to the control of the	behalf of Ster in additional charge above charges above ch	SPV/JV, commission to be on to the applicable rate. equests for recovery of basis as against the ecovery of commission for guarantee + the claim of 0.25% p.a. shall be recovered from the
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Other Guarantees (including financial guarantees, Customs guarantee/	3. For BGs is charged ( 4. In cases commission stipulated the entire period, a applicable 5. In addition 250 + GS borrower  Advances inclu  For aggregation of applicable period period period period period period period applicable period per	ssued on 0.25% high where I on on A policy for addition e.  In to the control of	behalf of Sperin addition borrower in addition borrower in Annual/Qtly rupfront report the band above charged above charges age, to the Seage, the Seage and	SPV/JV, commission to be on to the applicable rate. requests for recovery or basis as against the ecovery of commission for guarantee + the claim of 0.25% p.a. shall be recovered from the be recovered from the ulture of Cr (where external rating than 3 years
Other Guarantees (including financial guarantees, Customs guarantee/ guarantee issued	3. For BGs is charged ( 4. In cases commission stipulated the entire period, a applicable 5. In addition 250 + GS borrower  Advances inclu  For aggregate not application appl	ssued on 0.25% high where I on on A policy for addition e.  In to the control of	behalf of Sper in additional charge above charges above ch	SPV/JV, commission to be on to the applicable rate. requests for recovery or basis as against the ecovery of commission for k guarantee + the claim of 0.25% p.a. shall be recovered from the be recovered from the between the covered from the cov
Other Guarantees (including financial guarantees, Customs guarantee/ guarantee issued in lieu of disputed	3. For BGs is charged ( 4. In cases commission stipulated the entire period, a applicable 5. In addition 250 + GS borrower  Advances inclu  For aggregation of applicable period period period period period period period applicable period per	ssued on 0.25% high where I on on A policy for tenure of the control of the contr	behalf of Sper in additional charge above charges above ch	SPV/JV, commission to be on to the applicable rate. requests for recovery or basis as against the ecovery of commission for guarantee + the claim of 0.25% p.a. shall be recovered from the be recovered from the between the external rating the than 3 years
Other Guarantees (including financial guarantees, Customs guarantee/ guarantee issued	3. For BGs is charged ( 4. In cases commission stipulated the entire period, a applicable 5. In addition 250 + GS borrower  Advances inclu  For aggregate not application up to 3 yets 3.00% p.a.	ssued on 0.25% high where I on on A policy for tenure of addition e.  In to the control of the c	behalf of Sper in addition borrower of the band charge above charges above charges above charges above charges age, to Tenor more 3.10% p.a. above Rs. 2 to 3 years	SPV/JV, commission to be on to the applicable rate. The equests for recovery of basis as against the ecovery of commission for the covery of covery
Other Guarantees (including financial guarantees, Customs guarantee/ guarantee issued in lieu of disputed	3. For BGs is charged ( 4. In cases commission stipulated the entire period, a applicable of the seriod of the entire period of the entire period, a applicable of the entire period of the entire per	ssued on 0.25% high where I on on A policy for tenure of the control of the contr	behalf of Sper in additional charge above charges above charges above charges above charges above Rs. 25  Tenor more 3.10% p.a.  above Rs. 25  above Rs. 25	SPV/JV, commission to be on to the applicable rate. The equests for recovery of basis as against the ecovery of commission for the claim of 0.25% p.a. shall be recovered from the be recovered from the between the claim of the covered from the c
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Other Guarantees (including financial guarantees, Customs guarantee/ guarantee issued in lieu of disputed	3. For BGs is charged ( 4. In cases commission stipulated the entire period, and applicable of the serion of the entire period, and applicable of the entire period, and applicable of the entire period, and applicable of the entire period, and application of the entire period of the entire period, and applicable of the entire period of the enti	ssued on 0.25% high where I on on A policy for tenure of a difficult of the control of the contr	behalf of Sier in addition borrower in addition borrower in annual/Qtly rupfront report the band above charges above charges above charges age, to the band annual charge in a second se	SPV/JV, commission to be on to the applicable rate. The equests for recovery of basis as against the ecovery of commission for general states of 0.25% p.a. shall be recovered from the between the external rating the than 3 years  1.60% p.a.  2.10% p.a.  2.60% p.a.  2.60% p.a.
Other Guarantees (including financial guarantees, Customs guarantee/ guarantee issued in lieu of disputed	3. For BGs is charged ( 4. In cases commission stipulated the entire period, and applicable of the serion of the entire period, and applicable of the entire period, and application of the entire period, and application of the entire period, and application of the entire period of the entire perio	ssued on 0.25% high where I on on A policy for tenure of the control of the contr	behalf of Sier in addition borrower in addition borrower in annual/Qtly rupfront report the band above charges above charges above charges age, to the band annual charge in a second se	SPV/JV, commission to be on to the applicable rate. The equests for recovery of basis as against the ecovery of commission for the claim of 0.25% p.a. shall be recovered from the be recovered from the between the external rating the ethan 3 years  1.60% p.a.  2.10% p.a.
Other Guarantees (including financial guarantees, Customs guarantee/ guarantee issued in lieu of disputed	3. For BGs is charged ( 4. In cases commission stipulated the entire period, and applicable of the serion of the entire period, and applicable of the entire period, and applicable of the entire period, and applicable of the entire period, and application of the entire period of the entire period, and applicable of the entire period of the enti	ssued on 0.25% high where I on on A policy for tenure of a difficult of the control of the contr	behalf of Sier in addition borrower in addition borrower in annual/Qtly rupfront report the band above charges above charges above charges age, to the band annual charge in a second se	SPV/JV, commission to be on to the applicable rate. The equests for recovery of basis as against the ecovery of commission for general states of 0.25% p.a. shall be recovered from the between the external rating the than 3 years  1.60% p.a.  2.10% p.a.  2.60% p.a.  2.60% p.a.



Particulars	Proposed		
	Note:		
	<ol> <li>Minimum two quarter commission to be charged.</li> <li>For period exceeding 3 months, the period shall be reckoned in steps of quarters including claim period.</li> <li>For BGs issued on behalf of SPV/JV, commission to be</li> </ol>		
	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		
Renewal/	Advances including MSME & Agriculture		
Extension of Guarantee	As applicable for issuance of guarantees (as the case may be i.e. Performance /Other Guarantee).		
	Note:		
	> 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.		
	In addition to the above observes SELAS OF		
	In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower		
Refund of			
Guarantee	In case of return of BG before maturity date and subsequent		
Commission	request for the borrower to refund the commission for the un expired period;		
	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.		
Guarantee	Advances including MSME & Agriculture		
secured by 100%	Commission subject to minimum Rs. 500/- + GST to be charged		
deposit.	as under:		
·	Availability of Liquid margin BG Commission		
	At least 75% 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		
	Less than 50% Liquid Margin   Normal Commission+ GST		
· 	In addition to the above charges, SFMS Charges of Rs. 250 + GST per message, to be recovered from the borrower		
vice charges for Ad	vances including MSME 8. Agriculture		

Particulars	Proposed		
Expired	Advances including MSME & Agriculture		
Guarantees: Any	Commission to be recovered as per normal applicable rate.		
proceeding or	However, extension of the guerrates is the displicable rate.		
stay against	However, extension of the guarantee is to be done as per		
invocation or	discretionary powers defined in Loan Policy Document		
payment or the	In addition to the above observes SELIS OF		
like, and as a	In addition to the above charges, SFMS Charges of Rs. 250 + GST		
consequence of	per message, to be recovered from the borrower		
which the Bank is			
to keep the			
guarantee			
pending			
Guarantees with	Advances including MSME a A t U		
interest liability	Advances including MSME & Agriculture		
(generally NOT	Open guarantee is not issued by the Bank, However in case of		
permitted)	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		
Commission on	per message, to be recovered from the borrower		
amendment of	Advances including MSME & Agriculture		
Guarantee	For amendments other than amount, period and purpose of		
Journal	Guarantee, commission at the flat rate of Rs. 1000/- + GST, per		
ILC Opening	amendment, will be recovered		
Charges	Advances including MSME & Agriculture		
Charges	Rs. 250 per LC & commitment + usance charges as under:		
	a. 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		
	b. Commitment Charges: 1.20% p.a. + GST with a minimum		
	period of 1 quarter and thereafter on monthly basis.  Note:		
	·		
	<ol> <li>Concession allowed based on external rating of the borrower is as under:</li> </ol>		
	A 25% from card rate + GST  The period is to be adjusted from the latest states and the second rate of the second rate in the s		
	2. The period is to be calculated from the date of opening		
	LC to the last date of its validity + Usance period of bill.		
	3. Part of a month should be reckoned as a completed month.		
	4. Charges for CAPEX ILC will also be charged as per normal ILC.		
	5. In addition to the above charges, SFMS Charges of Rs.		
	250 + GST per message, to be recovered from the borrower		
Extension of	Advances including MSME & Agriculture		
Validity Period of	Same as IIC opening for the output		
LC	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		
<u> </u>	per message, to be recovered from the borrower		



<u>Particulars</u>	Proposed	
Increase ir	Advances including MSME & Agriculture	
amount of LC	Same as opening for additional amount subject to minimum Rs 1500/- + GST.	
	In addition to the above charges SEMS Charges	
	In addition to the above charges, SFMS Charges of Rs. 250 + GS per message, to be recovered from the borrower	
Other	Advances including MSME & Agriculture	
Amendments	Rs. 1000/- + GST on each Amendment.	
are a market and the	In addition to the above charges, SFMS Charges of Rs. 250 + 0 per message, to be recovered from the borrower	
Advising of LCs	Advances including MSME & Agriculture	
opened by	A TOTAL OF MICHAEL & AGIICONOLE	
correspondent		
Bank	In addition to the above charges SEMS Charges as B. ass.	
	In addition to the above charges, SFMS Charges of Rs. 250 + GS per message, to be recovered from the borrower	
Advising of	Advances including MSME & Agriculture	
Amendments	Rs. 750/- + GST, per amendments.	
	ks. 750/- 7 Gst, per diffieridiffents.	
	In addition to the above observed State of	
	In addition to the above charges, SFMS Charges of Rs. 250 + GS	
Confirmation of	per message, to be recovered from the borrower	
LCs	A THE PROPERTY OF MAINTING AND A MAI	
	As applicable to LC opening charges (both Commitment &	
	Usance charges),	
	In addition to the second	
·	In addition to the above charges, SFMS Charges of Rs. 250 + GST	
Transfer Charge	per message, to be recovered from the borrower	
(Advice of	Advances including MSME & Agriculture	
transfer in	Rs 1000/- + GST per advice of transfer.	
transferable LC)	In addition to the above charges style of	
	In addition to the above charges, SFMS Charges of Rs. 250 + GST	
Discrepancy	per message, to be recovered from the borrower	
Charges	Advances including MSME & Agriculture	
	Rs. 2500/- + GST, per occasion.	
	In addition to the above of the state of	
	In addition to the above charges, SFMS Charges of Rs. 250 + GST	
Acceptance	per message, to be recovered from the borrower	
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 the	
· .	If a charge is to be collected from the beneficiary and he	
	refuses to pay the charges, it must be collected from the	
ĺ	opener (applicant for the credit).	
. •	In addition to the above charges, SFMS Charges of Rs. 250 + GST	
Negotiation	per message, to be recovered from the borrower	
Charges	Advances including MSME & Agriculture	
-indiges	In addition to interest from date of negotiation to date of	
	reimbursement, negotiation charges to be collected as under-	
	Pror bills up to ks. 10 Lakh – Rs. 500 Flat + GST	
	For Bills above Rs. 10 Lakh and up to Rs. 50 Lakh – Rs. 800 +	
<u> </u>	GST /ances including MSME & Agriculture	

Particulars			
Tarreordis	Proposed  ➤ For Bills above Rs. 50 Lakh and up to Rs. 100 Lakh : Rs. 1000 +		
	GST GST	and up to Rs. 100 Lakh: Rs. 1000 +	
	<ul> <li>For Bills above Rs. 100 Lakh and up to Rs. 500 Lakh: Rs. 2000 + GST</li> <li>For Bills above Rs. 500 Lakh: Rs. 3000/- + GST</li> </ul>		
·			
	In addition to the above charges, SFMS Charges of Rs. 250 + GST		
	per message, to be recovered from the borrower		
Guarantees on	Advances including MSME & Agriculture		
account of	Flat 0.30% + GST subject to minimum of Rs. 3000/-+ GST		
discrepancies in	(If payment received and credited to beneficiary account).		
documents under	In addition to the above charges, SFMS Charges of Rs. 250 + GST		
LC	per message, to be recovered from the borrower		
Clean payment	Advances including MSME & Agriculture: Rs. 500/- + GST.		
received under	5 22 3 3 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5		
LC			
Charges for	Advances including MSME & Agriculture		
issuance of	Rs. 50/-+ GST per invoice Min. Rs. 100/-+ GST on each occasion.		
certificate to	The state of the s		
beneficiary /			
certifying/			
attestation of invoices			
subsequent to negotiation			
LC secured by	Advances includes Assure a second		
100% cash	Advances including MSME & Agriculture		
margin/ term	Commission subject to minimum Rs. 500/- + GST to be charged as under:		
deposit of our		IC Commission : CCT !	
Bank.	Availability of Liquid margin	LC Commission + GST to be	
	At least 100% Liquid Margin	charged extra.	
	At least 75% Liquid Margin	25% of normal charges	
	At least 50% Liquid Margin	50% of normal charges	
	Less than 50% Liquid Margin	75% of normal charges	
	In addition to the above chara	ges, SFMS Charges of Rs. 250 + GST	
	per message, to be recovered	from the horrower	
Revolving LC	Advances including MSME & A	ariculture	
_	Same as per LC opening charges including usance and		
,	commitment charges.	singles including usance and	
į			
	In addition to the above charges, SFMS Charges of Rs. 250 + GST		
	per message, to be recovered from the borrower		

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

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

