

### A. Retail Loans

Loan Product	PF/ Admin fee	Prepayment / Pre-closure charges	Penalty for delayed repayment	Charges for switching loan from fixed to floating rates and vice versa	Charge for CIBIL report	Cersai registration/ modification charges
<b>Easy Cash (against securities other than deposits)</b>	0.15% of limit, subject to minimum Rs. 150/-	Nil	2% per month of the overdue portion Additional penal interest applicable for SMA accounts	0.25% of the balance outstanding / Drawing power whichever is higher	Nil	Nil
<b>Housing loan</b>	0.50% of the limit sanctioned with a min of Rs.10000/- and maximum of Rs.200000/-	1) Floating rate loans to Individuals – Nil 2) Non-Individuals, Fixed rate, Overdraft – 3% on the balance outstanding or DP whichever is higher 3) Hybrid Loans – <i>Fixed Rate period</i> - 3% on the balance outstanding or DP whichever is higher <i>Floating Rate period</i> a) Term loans to Individuals –Nil b) Non – Individuals, overdraft loans - 3% on the balance outstanding or DP whichever is higher.			Nil	Nil
<b>Property Power loan</b>	1% of the limit sanctioned with a minimum of Rs.3000/-				Nil	Nil
<b>Personal Car loan</b>	Two wheelers – 2.50% (minimum Rs.2500/-)  New Car Loans: Upto Rs.5Lakh -Rs.2000/- Above Rs.5.00L-Rs.4500/-  Used Car Loans: Upto Rs.5Lakh -Rs.3000/- Above Rs.5.00L-Rs.5500/-				Nil	Nil
<b>Personal loan</b>	Upto 3%	Floating Rate Schemes – Nil Fixed Rate schemes- (Excluding Byom Loans ) 3%			Nil	Nil

Loan Product	PF/ Admin fee	Prepayment / Pre-closure charges	Penalty for delayed repayment	Charges for switching loan from fixed to floating rates and vice versa	Charge for CIBIL report	Cersai registration/ modification charges
<b>Special Vidya Loan</b>	For studies in India – NIL For studies abroad - 0.25 % of the loan amount (Maximum of Rs.2500)	Floating rate loans to Individuals – Nil Others – 3%	2% per month of the overdue portion. Additional penal interest applicable for SMA accounts	0.25% of the balance outstanding / Drawing power whichever is higher	Nil	Nil
<b>Career Solution Loan</b>	0.25% of loan amount - Minimum Rs.1000/-	Floating rate loans to Individuals – Nil Others – 3%			Nil	Nil

**Notes: Loan late payment charges:** Charged @2% per month of the overdue portion of the loan amount, due for more than 30days.

### Documentation Charges applicable on Retail Loans

Loan Amount	Documentation Charges
Upto Rs. 2 Lakhs	Nil
Rs 2 L - Rs 10 L	500/-
Rs 10 L- Rs 30 L	1000/-
Rs 30 L -Rs 50 lakhs	2500/-
Rs 50 Lakhs-Rs 1 Cr	5000/-
More than Rs 1 Cr	10000/-
1. Loans availed by staff members (both existing and retired), Interest subvention schemes, Gold loans, Govt. sponsored schemes other than NABARD assisted schemes will be exempted.	

### SMA penal Interest

Category	Penal interest*
SMA 0 (Principal or interest payment overdue for not more than 30 days )	NA
SMA 1 (Instalment or interest overdue between 31-60 days)	0.50% of the remaining portion of loan amount
SMA 2 (Instalment or interest overdue above 60 days, till classification as NPA)	1% for the remaining portion of loan amount
NPA (Instalment or interest overdue above 90 days)	2% on entire balance outstanding thereof.

\*Calculated based on the actual number of days the account is in SMA1/SMA2 status during a month

➤ Note: GST applicable on all the applicable charges will be additional.

### B. SME Products

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Penalty for delayed repayment as Penal Interest w.e.f 01.04.2021*	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
Commercial Vehicle Loan scheme	Term Loans	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
Loan @ ease – OD against deposit	OD	Nil	Nil	Nil	Nil	Nil	Nil
Loan @ease against approved securities	OD	0.15% of the limit subject to minimum of Rs. 1000 /-.	Nil	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest)	Nil	Nil	Nil
Business Loan Scheme to Medical Professionals	Term Loans	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
Loan Scheme for Textile Sector	CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, collected on a quarterly basis, for all loans above Rs.5 Lakhs, if utilization falls below 75% of the limit. (b) For non-availability of limits sanctioned , 50% of the Processing Fee shall be collected as commitment charges

## Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Penalty for delayed repayment as Penal Interest w.e.f 01.04.2021*	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
	Term Loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)		Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
CGTMSE Power	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limit sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
	Term loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)				For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges
Federal Rent Securitisation Loan	DL/TL/ OD with diminishing DP	1.00% of the limit (Min Rs.2500/-), 0.50% -If lessee is our Bank Min. Rs.500	Refer #Notes 1(point no. c)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)

## Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Penalty for delayed repayment as Penal Interest w.e.f 01.04.2021*	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
Fed SME Clean OD	OD	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc-limit if sanctioned)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
LAP-OD	OD	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc-limit if sanctioned)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
Contractor Plus scheme	CC	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc-limit if sanctioned)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest) accounts	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of

## Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Penalty for delayed repayment as Penal Interest w.e.f 01.04.2021*	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
							limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
	BG/LC	1.00% of the limit sanctioned, at the time of fresh sanction & 0.50% at time of renewal for limit renewed.	NA	Maximum lending rate for non-priority loans as applicable from time to time.	Rs.1200/	Rs.15/-	For non availment of limits sanctioned - 50% of the Processing Fee shall be collected as commitment charges.
	Term loans	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
	Addl. funding facility (Demand Loan)	0.25% of the limit of each tranche of bill subject to Max. Rs.5000/- (for the borrowers enjoying WC facility with us)/ 1% of the limit of each tranche of bill (for the borrowers not enjoying WC facility with us)	NA	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest)	Rs.1200/	Rs.15/-	NA

## Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Penalty for delayed repayment as Penal Interest w.e.f 01.04.2021*	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
Business LAP	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
	Term loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest)	Rs.1200/	Rs.15/-	For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges
	(BG/LC)	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	NA	Maximum lending rate for non-priority loans as applicable from time to time.	Rs.1200/	Rs.15/-	For non availment of limits sanctioned - 50% of the Processing Fee shall be collected as commitment charges.
Quick Biz	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the



## Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Penalty for delayed repayment as Penal Interest w.e.f 01.04.2021*	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
							Processing Fee shall be collected as commitment charges
	Term loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
	(BG/LC	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	NA	Maximum lending rate for non-priority loans as applicable from time to time.	Rs.1200/	Rs.15/-	For non availment of limits sanctioned - 50% of the Processing Fee shall be collected as commitment charges.
Federal Arthias scheme	CC	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc limit if sanctioned)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. (Ref SMA Penal interest)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
GST Lite	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the	3% of the Limit sanctioned (including adhoc limit if	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. ( Ref SMA Penal	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5



## Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Penalty for delayed repayment as Penal Interest w.e.f 01.04.2021*	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
		limit on renewal	sanctioned)	interest)			Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
	Term Loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)		Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
Stand up India scheme	CC	0.25 % of the limit sanctioned	3% of the Limit sanctioned (including adhoc-limit if sanctioned)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. ( Ref SMA Penal interest).	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
	Term Loan	0.50% of the limit	Refer #Notes 1(point no. c)		Rs.1200/	Rs.15/-	50% of PF (for un availed loans)

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Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Penalty for delayed repayment as Penal Interest w.e.f 01.04.2021*	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
Asset Backed Loan Scheme (Discontinued scheme)	TL /DL/ OD (Diminishing DP)	1% of the limit	Refer #Notes 1(point no. c)	4% of overdue portion. Additional penal interest applicable for SMA accounts	Rs.1200/	Rs.15/-	50% of processing fee (for unavailed loans)
Asset Prime	TL/DL	1% of the limit	Refer #Notes 1(point no. c)	4% of overdue portion. Additional penal interest applicable for SMA accounts	Rs.1200/	Rs.15/-	50% of processing fee (for unavailed loans)
Green Loan	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. ( Ref SMA Penal interest)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.

## Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Penalty for delayed repayment as Penal Interest w.e.f 01.04.2021*	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
	Term Loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)		Rs.1200/	Rs.15/-	50% of processing fee (for un-availed loans)
Asset Power (Business loan to professionals (Discontinued scheme))	Term Loans	0.50% of the limit (Min.Rs 500/-)	Prepayment is permitted. No Pre closure charges.	4% of overdue portion. Additional penal interest applicable for SMA accounts	Rs.1200/	Rs.15/-	50% of processing fee (for un-availed loans)
SGB Biz	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	4% p.a of overdue portion. Additional penal interest applicable for SMA accounts. ( Ref SMA Penal interest)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non avilment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
	Term Loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)				Rs.1200/

## Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Penalty for delayed repayment as Penal Interest w.e.f 01.04.2021*	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
Dealer Financing Arrangement	OD	As per agreement	NIL	As per agreement	Rs.1200/	Rs.15/-	As per agreement. 50% of the applicable processing fee (for un availed loans)
PMMY	OD/CC	Shishu loans - Nil Loans above Rs.50000 –1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	NIL	4% of overdue portion. Additional penal interest applicable for SMA accounts	Rs.1200/	Rs.15/-	0.15% per quarter of unutilized portion, 50% of PF (for un availed loans)
	Term Loan	Shishu loans - Nil Loans above Rs.50000 – 0.25% of the limit	NIL	4% of overdue portion. Additional penal interest applicable for SMA accounts	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
	LC/BG	Shishu loans – Nil Loans above Rs.50000 – 1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	NIL	Maximum lending rate for non-priority loans as applicable from time to time.	Rs.1200/ -	Rs.15/-	NA

- Cibil Charges -(for loans above Rs.2.00L)

**SMA penal Interest**

<b>Category</b>	<b>Penal interest*</b>
SMA 0 (Principal or interest payment overdue for not more than 30 days and /or account showing signs of incipient stress like 3 or more cheque returns, non-submission of stock statement beyond 90 days, non-submission of audited financials on time etc.)	NA
SMA 1 (Instalment or interest overdue between 31-60 days)	0.50% for the remaining portion of loan amount (balance excluding overdue portion)
SMA 2 (Instalment or interest overdue above 60 days, till classification as NPA)	1% for the remaining portion of loan amount (balance excluding overdue portion)
NPA (Instalment or interest overdue above 90 days)	4% on entire balance outstanding thereof.

\*Calculated based on the actual number of days the account is in SMA1/SMA2 status during a month.

**Notes:**

- Commitment charges: Collected quarterly for limits above Rs.5L where average quarterly utilization is less than 75% of sanctioned limit.
- Details of discontinued schemes also included for reference.
- GST applicable on all the above charges will be additional

**Documentation Charges**

<b>Loan Amount</b>	<b>Documentation Charges</b>
Upto Rs. 2 Lakhs	Nil
Rs 2 L - Rs 10 L	500/-
Rs 10 L- Rs 30 L	1000/-
Rs 30 L -Rs 50 lakhs	2500/-
Rs 50 Lakhs-Rs 1 Cr	5000/-
More than Rs 1 Cr	10000/-

**C. Loans and Advances**

Loan Product	Processing Fee / Administration fee	Prepayment options and charges on loans sanctioned / disbursed / renewed effective from 01st Jan 2018 *	Penalty for delayed repayment w.e.f 01.04.2021	Charges for CIBIL report (for loans above Rs.2.00L)	Commitment charges	Export Advance Coverage Fees
Loans up to Rs.25,000/-	NIL	NA	NA	NA	NA	NA
Working capital limit (Other than Agri Loans)	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc-limit if sanctioned) in case of limit closed during the tenure of loan.	4% of overdue amount	CIBIL consumer report- Rs.80/- Commercial CIBIL Report – Rs.1200/- CIBIL Detect Charges-Rs.15/-	a) 0.15% per quarter of the unutilized portion, collected on quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.	0.9% per annum for the avg utilization of preshipment limits, collected on a monthly basis.
Term Loan (Other than Agri Loans) / Demand Loan	1.00% of limit	3% of the Balance outstanding or DP whichever is higher or amount of prepayment in case of limit closed during the tenure of loan.	4% of overdue amount	CIBIL consumer report- Rs.80/- per report Commercial CIBIL Report – Rs.1200/- CIBIL Detect Charges-Rs.15/-	(a) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.	NA
Non-fund based limits	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	NA	NA	NA	NA	NA

Advance against securities other than banks own Deposit (AAS)	0.25% of the limit	NA	NA	NA	NA	NA
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### #Notes1:

- MSE loans sanctioned upto ₹5lakhs is exempted from Processing Fee
- For OD/CC limits closed/taken over which are overdue for renewal: 2% of the sanctioned limit (including adhoc-limit if sanctioned) will be collected as processing fee
- For Term Loans closed/taken over before the contracted period.

Completed period after sanctioning	Applicable Prepayment penalty at the time of pre-closure
Up to 36 months	3% of the amount prepaid*
>36 months	2% of the amount prepaid*

\* Amount prepaid = outstanding balance + overflow amount (if any), as on the date of pre closure.

### #Notes2: Categories which are exempted from Prepayment Penalty:

- Priority sector advances up to and including ₹25000/-
- Floating rate term loans sanctioned to individuals other than for business purposes
- Gold loans, Advance against Deposits & approved securities, all Staff loans including FHSS.
- CDR accounts.
- Borrowers classified as Micro and Small Enterprises(MSE) coming under the following categories, if closed from own funds
  - All floating interest rate loans
  - All fixed interest rate loans up to & including the limit of Rs. 50 L

### Documentation Charges

Loan Amount	Documentation Charges
Upto Rs. 2 Lakhs	Nil
Rs 2 L - Rs 10 L	500/-
Rs 10 L- Rs 30 L	1000/-
Rs 30 L -Rs 50 lakhs	2500/-
Rs 50 Lakhs-Rs 1 Cr	5000/-
More than Rs 1 Cr	10000/-



### NeSL Charges

	Service Type	Companies	Other Commercial Entities	Individuals
(a) Submission	i) Data Submission Per Loan record of a borrower for each year	1st Loan Record - Rs.327/- 2-10 Loan Record- Rs.109/- each 11th onwards- Rs.54.5/- each	1st Loan record - Rs.163.5/- 2nd onwards - Rs.54.5/- each	All Loan Records- Rs.54.5/- each
	ii) Default Submission	Free	Free	Rs.54.5/- per instance
(b) Reports	i) One Annual Statement	Free	Free	Free
	ii) Record of Default	Free	Free	Rs.54.5/- per Report
	iii) Other Reports	Free	Rs.54.5/- per Report	Rs.54.5/- per Report

### CERSAI Charges

- CERSAI charges will be levied for all loans, where Equitable Mortgage is created, at the rate of Rs.75/- and Rs.150/- for loan of amounts up to Rs.5 Lakhs and above Rs.5 Lakhs respectively.
- Charges for modification of security interest, at the rate of Rs.75/- and Rs.150/- for loan amounts up to Rs.5 lakhs and above Rs.5 Lakhs respectively.
- CERSAI Charges for movables at the rate of Rs.75/- and Rs.150/- for loan amounts up to Rs.5 Lakhs and above Rs.5 Lakhs respectively.
- Charges for searching security interest on properties will be Rs.15/-
- Experian Commercial Including CMR charge Rs.1000/-

### Inspection Charges (Other than Agri Loans)

Particulars	Charges
<b>Inspection Within The Same Panchayat /Municipality/Corporation/10km Limits: Loans</b>	
i. Loans up to and inclusive of Rs.25,000/-	Nil
ii Loans above Rs.25,000 and Upto Rs.2,00,000	Rs.100 per annum
iii.Loans above Rs.2,00,000	0.005% of limit, with a minimum of Rs.100 and maximum of Rs.500 per inspection
<b>Mudra Loans:</b>	
i. Loans upto Rs 200000	Nil
ii. Loans above Rs.200000 and Upto Rs.500000	Rs 100 per Quarter
iii. Loans above Rs.500000	Rs 150 per Quarter
Legal & Pre credit Inspection / verification charges	As per actuals
<b>Inspection Beyond The Same Panchayat/Municipality/Corporation/10km Limits</b>	
Normal Charges + Actual Expenses incurred for conducting the inspection	

**Service Charges for issuing NOC/ Credit Opinion (wef 11-08-2019)**

Details of borrower	Service Charges
Credit Limit less than Rs.10 L	Rs.1,000/-
Credit Limit of Rs.10 L and above to Rs.500 L (including Rs.500 L)	Rs.5,000/-
Credit Limits above Rs.500 L	Rs.20,000/-

**Valuation Fees**

Value of the Property	Branches coming under Network I	Branches coming under Network II
	Valuation fee	Valuation fee
Up to & including Rs.5 lakhs	Rs.1300	Rs.1200
Above `5 Lakh to `10 Lakh	Rs.1950	Rs.1800
Above `10 Lakh to `50 Lakh	Rs.3900	Rs.6500
Above `50 Lakh to `1 Crore	Rs.6500	Rs.7800
Above `1 Crore to `5 Crore	Rs.7800	Rs.9750
Above `5 Crore to `25 Crore	Rs.9750	Rs.13000
Above Rs.25 Crores	Rs.13000	Rs.19500

**Commission & SFMS Charges on Bank Guarantee:** Refer Forex and Trade Service Charges Schedule

**Commission and other charges on Inland Letters of Credit-** Refer Forex and Trade Service Charges Schedule

**Solvency Charges**

Sub-item	Issuance Charges
Up to and including Rs.1 Lakh	Rs.1,000/-
Above Rs.1 Lakh and up to and including Rs.25 Lakhs	Rs.5,000/-
Above Rs.25 Lakhs up to and including Rs.50 Lakhs	Rs.7,500/-
Above Rs.50 Lakhs	Rs.20,000/-

**Switching fees**

Charges for switching loan from fixed to floating rates or vice versa	0.25% of the balance outstanding / Drawing power whichever is higher
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**D. Agri & Gold Loans**

<b>Loan Product</b>	<b>P F/ Admin fee</b>	<b>Prepayment options and charges</b>	<b>Penalty for delayed repayment w.e.f 01.04.2021</b>
ACC/ FKC /Agri working capital	Up to Rs 25,000/- NIL Above Rs 25,000/- - 1% of the limit subject to a minimum of Rs 1,000/-	For limits above Rs 25000/-, Pre closure charges @ 3% of the limit sanctioned or balance outstanding whichever is higher.	4% of overdue portion & additional penal interest applicable for SMA accounts
Term Loan / Demand loan	Up to Rs 25,000/- NIL Above Rs 25,000/- - 1% of the limit subject to a minimum of Rs 1,000/-	For limits above Rs 25000/-, Pre closure charges @ 3% on balance outstanding or DP whichever is higher.	4% of overdue portion & additional penal interest applicable for SMA accounts
Agricultural Loan Against Gold Ornaments (ADLG)	Rs.100 to Rs.1300	Nil	4% applicable on all overdue accounts above Rs.25000/-
Interest Subvention KCC	Loan Amount	Processing Fee	4% of overdue portion & additional penal interest applicable for SMA accounts. Higher Interest Rate @ 12.50% after expiry date.
	Up to Rs.25,000	Nil	
	Above Rs.25,000 to Rs. 1 L	Rs 1000	
	Above Rs.1 L to Rs.2 L	Rs 2000	
	Above Rs.2 L	Rs 3000	

**Documentation Charges**

<b>Loan Amount</b>	<b>Documentation Charges</b>
Upto Rs. 2 Lakhs	Nil
Rs 2 L - Rs 10 L	500/-
Rs 10 L- Rs 30 L	1000/-
Rs 30 L -Rs 50 lakhs	2500/-
Rs 50 Lakhs-Rs 1 Cr	5000/-
More than Rs 1 Cr	10000/-

### Inspection Charge wef 01-11-2022

Loan Amount	Charge per inspection
Up to Rs.25,000.00	Nil
Above Rs.25,000.00 and up to Rs. 2 L	Rs 200 or *actual cost incurred for conducting inspection whichever is higher + GST.
Above Rs. 2 L and up to Rs. 10 L	Rs 350 or actual cost incurred for conducting inspection whichever is higher + GST.
Above Rs. 10 L	Rs 1000 or actual cost incurred for conducting inspection whichever is higher + GST.

\* Actual Cost – actual expense (TA/Other expenses) incurred for conducting Inspection/Field visit.

### Valuation Fees

Value of the Property	Branches coming under Network I	Branches coming under Network II
	Valuation fee	Valuation fee
Up to & including Rs.5 lakhs	Rs.1300	Rs.1300
Above 5 Lakh to 10 Lakh	Rs.1950	Rs.1950
Above 10 Lakh to 50 Lakh	Rs.3900	Rs.6500
Above 50 Lakh to 1 Crore	Rs.6500	Rs.7800
Above 1 Crore to 5 Crore	Rs.7800	Rs.9750
Above 5 Crore to 25 Crore	Rs.9750	Rs.13000
Above Rs.25 Crores	Rs.13000	Rs.19500

### Review Charge with effect from 15th December 2023.

Schemes	Loan Amount	Annual/Regulatory Review Fee
All Agri Loan schemes which is coming under the purview of Annual/ Regulatory review process.	Up to Rs.25,000/-	NIL
	Above Rs.25,000/- to Rs.1 Lakh	Rs.100/-
	Above Rs.1 Lakh to Rs.3 Lakh	Rs.300/-
	Above Rs.3 Lakh to Rs.5 Lakh	Rs.500/-
	Above Rs. 5 Lakh to Rs.10 Lakh	Rs.750/-
	Above Rs.10 Lakh to Rs.25 Lakh	Rs.1000/-
	Above Rs.25 Lakh to Rs.50 Lakh	Rs.1500/-
	Above Rs.50 Lakh	Rs.2,000/-

**Inspection Charges for Loans under Interest Subvention Schemes (other than gold loans) are as tabled below.**

<b>Scheme</b>	<b>Scheme Codes</b>	<b>Amount</b>	<b>Inspection Charge</b>
Limits under Interest Subvention Scheme (other than gold loans)	78434, 78492 & 78623	Irrespective of loan amount	Nil

**Penalty for delayed repayment for Gold loans (wef. 03/04/2018)**

Agri Gold Loans	14.50% applicable from the due date / Penal Interest - 4%
Non Agri Gold Loans	16.50% applicable from the due date / Penal Interest - 4%

**Gold loan Processing Fees**

<b>Products</b>	<b>Applicable Processing Fees (Excluding GST)</b>
Digi Gold	NRI Variant: 1% of limit subjected to a Minimum Rs. 500/- Digi gold: 0.25% of limit subjected to a Minimum Rs. 500/-
General Gold Loan (Revised wef 01-11-2023)	Rs.180 to Rs.270
GL Graded Interest Rate Scheme (Revised wef 20-04-2021)	0.35% of the limit subject to a minimum of Rs 350
Kisan Gold Scheme (Revised wef 01-11-2023)	Rs. 530 to Rs.1700
ISS KCC GOLD (Revised wef 20-04-2021)	@ 0.80% of sanctioned limit
MSME Gold Loan (Revised wef 01-11-2023)	Rs.180 to Rs.270
MSME Gold Loan OD	Up to 0.35%
KGL Limited	Rs 1900 to Rs 2900
GGL Limited	Rs 1500 to Rs 2500
Fed Smart Saver Scheme	0.50% of the limit subject to a minimum of Rs 500

**Appraiser Charges for Gold loans (wef 01/11/2023)**

<b>Sanctioned Limit</b>	<b>Appraiser charges</b>
Up to Rs 25000	Nil
Above Rs 25000 to Rs 50000	Rs.140
Above Rs 50000 to Rs 1 Lakh	Rs.200
Above Rs 1 Lakh to Rs 2 Lakh	Rs.220
Above Rs 2 Lakh to Rs 3 Lakh	Rs.300
Above Rs 3 Lakh to Rs 5 Lakh	Rs.430
Above Rs 5 Lakh	Rs.140 Per Lakh

**Security Operation fee**

<b>Loan Types</b>		<b>Charge amount</b>
OD-Digi-Gold	78459	First 2 security operations in a month- Free
OD-Digi-Gold-NRI	78852	From 3rd security operation onwards Rs 250+GST shall be collected.
Other Permitted Gold loan schemes		Rs 250+ GST for each security operation.

**Overdue Notice Charges (wef 01/01/2024)**

Gold Loans – Rs.250

Note: GST applicable on all the above charges will be additional.