

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
Easy Cash (against securities other than deposits)	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
Housing loan	0.50% of the limit sanctioned with a min of Rs.3000 and maximum of 7500/-	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 –			Nil	Nil
Property Power loan	1% of the limit sanctioned with a minimum of Rs.3000/-	<i>Fixed Rate period-</i> 3% on the balance outstanding or DP whichever is higher <i>Floating Rate period</i>			Nil	Nil
Personal Car loan	Two wheelers – 2.50% (minimum Rs.2500/-) Other vehicles Upto Rs.5Lakh -Rs.1500/- Above Rs.5.00L-Rs.2500/-	a) Term loans to Individuals –Nil b) Non – Individuals, overdraft loans - 3% on the balance outstanding or DP whichever is higher.			Nil	Nil
Personal loan	Upto 3%	Floating Rate Schemes – Nil Fixed Rate schemes- (Excluding Byom Loans)	2% per month of the overdue portion.Additional	0.25% of the balance outstanding / Drawing power	Nil	Nil

Service Charges - Loans and Advances

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
		3%	penal interest applicable for SMA accounts	whichever is higher		
Special Vidya Loan	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%			Nil	Nil
Career Solution Loan	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/-

Note:

- For Housing Loans –the maximum charge(including Processing fee) is capped at Rs 10,000/-
- 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 (revised wef 11-07-2019)

Loan Product	Type of Loan	P F / Admin fee	Prepayment options and charges (For exempted categories refer Notes#)	Penalty for delayed repayment as Penal Interest	Charges for CIBIL report (for loans above Rs.2.00L)	CIBIL Detect Charge	Commitment charges
Asset Backed Loan Scheme	TL /DL/ OD (Diminishing DP)	1% of the limit	3% of the balance outstanding or DP (Drawing Power) whichever is higher	2% of overdue portion. Additional penal interest applicable for SMA accounts	Rs.1200/-	Rs.15/-	50% of processing fee (for un availed loans)
Asset Power (Business loan to professionals)	Term Loans	0.50% of the limit (Min.Rs 500/-)	Prepayment is permitted. No Pre closure charges.	2% of overdue portion. Additional penal interest applicable for SMA accounts	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 options and charges (For exempted categories refer Notes#)	Penalty for delayed repayment as Penal Interest	Charges for CIBIL report (for loans above Rs.2.00L)	CIBIL Detect Charge	Commitment charges
Commercial Vehicle Loan scheme	Term Loans	0.50% of the limit (Min. Rs.2500/-) Educational Institution buses: Rs.5000 per bus.	3% of the balance outstanding or DP (Drawing Power) whichever is higher	2% of overdue portion. Additional penal interest applicable for SMA accounts	Rs.1200/-	Rs.15/-	50% of processing fee(for un availed loans)
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)	2% 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)
	BG/LC	1.00% of the limit sanctioned, at the time of fresh sanction.	NA	Maximum lending rate for non-priority loans as applicable from time to time.	Rs.1200	Rs.15	NA
	Term loans	0.50% of the limit	3% of the balance outstanding or DP (Drawing Power) whichever is higher	2% of overdue portion. Additional penal interest applicable for SMA accounts	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/-	NA	2% of overdue portion. Additional penal interest applicable for SMA accounts	Rs.1200	Rs.15	NA

Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment options and charges (For exempted categories refer Notes#)	Penalty for delayed repayment as Penal Interest	Charges for CIBIL report (for loans above Rs.2.00L)	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)
Fed SME Clean OD	OD	0.25% of the limit	3% of the Limit sanctioned (including adhoc-limit if sanctioned)	2% 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 unavailed loans)
Federal Easy Business Loan	OD/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)	2% 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)
	Demand Loan	0.25% of the limit (Min Rs.500/-)	3% of the balance outstanding or DP (Drawing Power) whichever is higher	2% of overdue portion. Additional penal interest applicable for SMA accounts	Rs.1200/-	Rs.15/-	50% of processing fee (for un availed loans)
	Term loan	1% of the limit (Min Rs.1000/-)	3% of the balance outstanding or DP (Drawing Power)	2% of overdue portion. Additional penal interest applicable for SMA	Rs.1200/-	Rs.15/-	50% of processing fee (for un availed

Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment options and charges (For exempted categories refer Notes#)	Penalty for delayed repayment as Penal Interest	Charges for CIBIL report (for loans above Rs.2.00L)	CIBIL Detect Charge	Commitment charges
			whichever is higher	accounts			loans)
	(BG/LC	1.00% of the limit sanctioned, at the time of fresh sanction	NA	Maximum lending rate for non-priority loans as applicable from time to time.	Rs.1200/-	Rs.15/-	NA
Federal Rent Securitisation Loan	DL/TL/ OD with diminishing DP	1% of the limit (Min Rs.2500/-) +GST 0.50% , If lessee is our Bank Min. Rs.500/-	3% of the balance outstanding or DP (Drawing Power) whichever is higher	2% of overdue portion. Additional penal interest applicable for SMA accounts	Rs.1200/-	Rs.15/-	50% of processing fee(for un availed loans)
PMMY	OD/CC	Shishu loans - Nil Loans above Rs.50000 –0.25% of the limit	NIL	2% 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	2% 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 – 0.25% of the limit	NIL	Maximum lending rate for non-priority loans as applicable from time to time.	Rs.1200/-	Rs.15/-	NA

Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment options and charges (For exempted categories refer Notes#)	Penalty for delayed repayment as Penal Interest	Charges for CIBIL report (for loans above Rs.2.00L)	CIBIL Detect Charge	Commitment charges
SME Loan Against Property	OD/CC	1% of limit	3% of the Limit sanctioned (including adhoc-limit if sanctioned)	2% 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)
	BG/LC	1% of limit	NIL	Maximum lending rate for non-priority loans as applicable from time to time.	Rs.1200	Rs.15/-	NA
	Demand/ Term Loan /OD with diminishing DP	1% of limit	3% of the balance outstanding or DP (Drawing Power) whichever is higher	2% of overdue portion. Additional penal interest applicable for SMA accounts.	Rs.1200/-	Rs.15/-	50% of processing fee(for un availed loans)
SME Parameterized Loan	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)	2% 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)

Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment options and charges (For exempted categories refer Notes#)	Penalty for delayed repayment as Penal Interest	Charges for CIBIL report (for loans above Rs.2.00L)	CIBIL Detect Charge	Commitment charges
	BG/LC	1.00% of the limit sanctioned, at the time of fresh sanction	NIL	Maximum lending rate for non-priority loans as applicable from time to time.	Rs.1200/-	Rs.15/-	NA
	Term Loan	0.50% of sanction limit	3% of the balance outstanding or DP (Drawing Power) whichever is higher	2% of overdue portion. Additional penal interest applicable for SMA accounts	Rs.1200/-	Rs.15/-	50% of processing fee (for un availed loans)
Stand up India 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)	2% 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	0.50% of the limit	3% of the balance outstanding or DP whichever is higher.		Rs.1200/-	Rs.15/-	50% of PF (for un availed loans)

SMA penal Interest

Category	Penal interest*
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
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.

Notes:

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

Other 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	Charges for CIBIL report (for loans above Rs.2.00L)	Commitment charges
Loans up to Rs.25,000/- to others	NIL	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.	2% of overdue amount	CIBIL consumer report- Rs.80/- Commercial CIBIL Report –Rs.1200/- CIBIL Detect Charges-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

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.	2% of overdue amount	CIBIL consumer report- Rs.80/- per report Commercial CIBIL Report –Rs.1200/- CIBIL Detect Charges-Rs.15/-	(a) For non avilment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
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
Advance against securities other than banks own Deposit (AAS)	0.25% of the limit	NA	NA	NA	NA

#Notes1: MSE loans sanctioned upto 5lakhs is exempted from Processing Fee

#Notes2: Categories which are exempted from Prepayment Penalty:

- Priority sector advances up to and including ₹25000/-
- Floating rate term loans sanctioned to individuals, including housing loans
- All Floating rate loans irrespective of limit and Fixed rate loans up to a limit of ₹50 Lakhs, sanctioned to MSE borrowers .
However, pre-payment charges are applicable, if the pre closure is by way of **takeover** by other Banks/ financial institutions.
- Gold loans, Advance against Deposits & approved securities, all Staff loans including FHSS.
- CDR accounts

NeSL Charges

Type	1st Loan Record	2nd to 10 Loan Record	11 th record onwards
Company	300/-	100/-	50/-
Other Commercial entities	150/-	50/-	50/-

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

Particulars	Charges
Inspection Within The Same Panchayat /Municipality/Corporation/10km Limits: Loans	
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 month
Mudra Loans:	
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
Inspection Beyond The Same Panchayat/Municipality/Corporation/10km Limits	
Normal Charges + Actual Expenses incurred for conducting the inspection	

Valuation Fees collected by The Bank

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.1200	Rs.1200

Up to & including Rs.10 lakhs	Rs.1800	Rs.1800
Up to & including Rs.50 lakhs	Rs.3600	Rs.6000
Up to & including Rs.1 Crore	Rs.6000	Rs.7200
Up to & including Rs.5 Crores	Rs.7200	Rs.9000
Up to & including Rs.25 Crores	Rs.9000	Rs.12000
Above Rs.25 Crores	Rs.12000	Rs.18000

Commission on Bank Guarantee

Item	Sub-item	Commission
Performance Guarantee	Guarantee fully secured by deposits	Rs.200/- + 0.125% per quarter or part thereof subject to a minimum of 0.25% or Rs.500/- whichever is higher
	Guarantee fully secured by collateral	Rs.200/- + 0.50% per quarter or part thereof subject to a minimum of 1% or Rs.500/- whichever is higher
	Guarantee without collaterals/partly covered	Rs.200/- + 0.75% per quarter or part thereof subject to a minimum of 1.5% or Rs.500/- whichever is higher
Other than Performance Guarantee	Guarantee fully secured by deposits	Rs.200/- + 0.1875% per quarter or part thereof subject to a minimum of 0.375% or Rs.500/- whichever is higher
	Guarantee fully secured by collateral	Rs.200/- + 0.625% per quarter or part thereof subject to minimum of 1.25% or Rs.500/- whichever is higher
	Guarantee without collaterals/partly covered	Rs.200/- + 0.75% per quarter or part thereof subject to minimum of 1.5% or Rs.500/- whichever is higher.

SFMS Charges for Bank Guarantee (wef 11-08-2019)

BG Amount	SFMS Charges
Up to and including Rs.10 Lakhs	Rs.1,000/-
More than Rs.10 Lakhs	Rs.1,000/-

Fee for issuance or operations of BGs through branches other than the base branch

In all the below mentioned cases, a fee of Rs.500/- per Guarantee shall be charged.

- Credit Limit from base branch, BG issuance through another branch.
- BG Issued from base branch but operable through another branch.
- BG issued from a branch other than the base branch & operable through a third branch.

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/-

Commission and other charges on Inland Letters of Credit

Particulars	Commission
a) LC fully covered by deposits / collaterals	Rs.100/- + 0.50% per quarter or part thereof.
b) LC without collaterals / partially covered by collaterals	Rs.100/- + 0.75% per quarter or part thereof.
Particulars	Charges
Advising of LC	Rs.2000/-
Amendment	Rs.1000/-
Postage	Actual Courier / Postage charges

Notes: In the case of revolving LC, additional charge is to be collected for every reinstatement.

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/-

Safe Custody Charges for Gold loans (wef. 03/04/2018)

Sanction limit	Safe Custody Charges
Up to Rs.25000	NIL
Above Rs.25000 to Rs.3 Lakh	Rs.100/-
Above Rs.3 Lakh to Rs.5 Lakh	Rs.150/-
Above Rs.5 Lakh	Rs.200/-

Appraiser Charges for Gold loans (wef 01/07/2019)

Sanctioned Limit	Appraiser charges
Up to Rs 1 Lakh	Rs.90
Above Rs 1 Lakh to Rs 2 Lakh	Rs.145
Above Rs 2 Lakh to Rs 3 Lakh	Rs.175
Above Rs 3 Lakh to Rs 5 Lakh	Rs.265
Above Rs 5 Lakh	Rs.85 Per Lakh

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

Agri Gold Loans	14.50% applicable from the due date
Non Agri Gold Loans	16.50% applicable from the due date

Gold loan Processing Fees

Products	Applicable Processing Fees
Digi Gold	Up to 0.25% of the limit
General Gold Loan	NIL
Kisan Gold Scheme	Rs.100 to Rs.1300
Interest Subvention Scheme	Rs.750 to Rs.1500
MSME Gold Loan	NIL
MSME Gold Loan OD	Up to 0.35%

C. Agri Loans

Loan Product	P F/ Admin fee	Prepayment options and charges	Penalty for delayed repayment
ACC/ FKC	1% of the limit subject to a minimum of Rs 1,000/-	NIL	2% of overdue portion & additional penal interest applicable for SMA accounts
Term Loan / Demand loan	0.50% to 1 % of the loan amount	3% on the balance outstanding or DP whichever is higher with credit limit of Rs.10 L and above.	2% of overdue portion & additional penal interest applicable for SMA accounts
Agricultural Loan Against Gold Ornaments(ADLG)	Rs.100 to Rs.1300	NIL	2% applicable on all overdue accounts above Rs.25000/-

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