



Retail Loans

Loan Product	P F/ Admn fee	Prepayment options and charges	Penalty for delayed repayments	Charges for switching loan from fixed to floating rates and vice versa	Interest reset clause, if any	Charge for CIBIL report	Charge for CIBIL Detect / Mortgage check
Aashray	0.50% of the limit, minimum Rs. 1000.00, maximum Rs. 5000.00	Nil	NA	NA	Every 5 years	NA	NA
Bon Voyage	0.50% of the limit, minimum Rs. 500.00	Nil	2% of overdue amount per month, if delayed more than 30 days	NA	Nil	00	00
Consumer Loan	0.50% of the limit, minimum Rs. 500.00	Nil	2% of overdue amount per month if delayed more than 30 days	NA	Nil	00	00
Easy Cash (against securities other than deposits)	0.15% of limit, subject to minimum Rs. 150.00	Nil	2% of overdue amount per month if delayed more than 30 days	NA	Nil	NA	NA
Equity Subscription	0.25% of the loan amount, Minimum Rs. 250.00 Per IPO.	2% on the balance outstanding or DP whichever is higher for credit limits above Rs.2L.	2% of overdue amount per month if delayed more than 30 days	NA	Nil	NA	NA
Gold Loans	Nil	Nil	2% of overdue amount per month, if delayed more than 30 days	NA	Nil	NA	NA

Housing loan	0.50% of the limit sanctioned with a minimum of Rs. 3000+ST, maximum of 7500+ST	Nil	2% of overdue amount per month if delayed more than 30 days	NA	Nil	00	00
Property Power loan	1% of the limit sanctioned with a minimum of Rs. 3000/-+ST.	2% on the balance outstanding or DP whichever is higher for credit limits above Rs.2L	2% of overdue amount per month if delayed more than 30 days	NA	NA	00	00
Personal Car loan	Two wheelers – 0.50%, minimum Rs. 500/- Other vehicles – Up to Rs. 5.00 L – Rs.1500/-, Above Rs.5.00L – Rs.2500/-	2% on the balance outstanding or DP whichever is higher for credit limits above Rs.2L.	2% of overdue amount per month if delayed more than 30 days	NA	NA	00	00
Personal loan	0.50% Minimum Rs. 500/-	Nil	2% of overdue amount per month if delayed more than 30 days	NA	NA	00	00
Special Vidya Loan	Nil	Nil	2% of overdue amount per month if delayed more than 30 days	NA	NA	00	00
Career Solution Loan	0.25% - Minimum Rs. 1000/-	Nil	2% of overdue amount per month if delayed more than 30 days	NA	NA	00	00
Subha yathra	0.50% - Minimum Rs. 500/-	Nil	2% of overdue amount per month if delayed more than 30 days	NA	NA	00	00

B. SME Parameterised Products

Loan product	PF / Admn. Fee		Prepayment option and charges	Penalty for delayed repayment	Charges for CIBIL report (for loans above Rs.2.00L)	Charges for CIBIL Detect / Mortgage check.	Commitment charges
FILS	ODCC	0.25%	NIL	2% for overdue amount	Rs. 60/-	Rs. 305/-	<p>(a) 1%p.a.may be levied for unutilized portion of W.C.limits of Rs. 1.00 cr.& above, if unutilized portion exceeds tolerance level of 15%</p> <p>(b) For non availment of limits sanctioned commitment charges at the rates applicable to PF shall be collected</p>
	Term Loan	0.50%	1% on the amount prepaid for loans of Rs. 1.00Cr and above for a period of 6 months above				
FTLS	ODCC	0.25%	NIL	-Do-	Rs. 60/-	Rs. 305/-	-Do-
	Term Loan	0.50%	1%on the amount prepaid for loans of Rs. 1.00Cr and above for a period of 6 months above				
FSLs	ODCC	0.25%	NIL	-Do-	Rs. 60/-	Rs. 305/-	-Do-

	Term Loan	0.50%	1%on the amount prepaid for loans of Rs. 1.00Cr and above for a period of 6 months above				
FTALS	ODCC	0.25%	NIL	-Do-	Rs. 60/-	Rs. 305/-	-Do-
	Term Loan	0.50%	1%on the amount prepaid for loans of Rs. 1.00Cr and above for a period of 6 months above				
FTLS Appli.Homes	ODCC	0.25%	NIL	-Do-	Rs. 60/-	Rs. 305/-	-Do-
	Term Loan	0.50%	1%on the amount prepaid for loans of Rs. 1.00Cr and above for a period of 6 months above				
FSLs/FTLS POS power	ODCC	0.25%	NIL	-Do-	Rs. 60/-	Rs.305/-	-Do-
	Term Loan	0.50%	1%on the amount prepaid for loans of Rs. 1.00Cr and above for a period of 6 months above				

Fed SME Clean OD	ODCC	0.25%	NIL				
	Term Loan	0.50%	1%on the amount prepaid for loans of Rs. 1.00Cr and above for a period of 6 months above	-Do-	Rs. 60/-	Rs. 305/-	-Do-

Other Loans and Advances

Loan Product	PF/Admn. Fee	Prepayment options & charges	Penalty for delayed repaym ent	Charge s for CIBIL Report (for loans above Rs.2.0 0L)	Charges for CIBIL Mortgage Check	Commitment Charges
Loans & Advances up to Rs. 25000.00	NIL	NA	NA	NA	NA	NA
Working capital limit (Other than Agri Loans)	0.25% p.a , Minimum Rs.100/-	NIL	2% of overdue amount	Rs. 60/-	Rs. 305/-	a) 0.15% p. q for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 L and 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 (Other than Agri.Loans) /	1.00%	2% of the outstanding balance or DP whichever is	2% of overdue	Rs.	Rs. 305/-	(a) For non availment of limits sanctioned, 50% of the Processing Fee shall

Demand loan		higher for loans above Rs. 10 Lakhs	amount	60/-		be collected as commitment charges.
Agri Loans	0.25%					
a) ACC/ FKC	(Min Rs.100)	NIL	2% of overdue amount			a) 1% p. a. may be levied for unutilized portion of W.C. limits of Rs. 10 L & above, if unutilized portion exceeds tolerance level of 15%.
b) Term Loan / Demand loan	0.50%	2% of the outstanding balance or DP whichever is higher for loans above Rs. 10 Lakhs		Rs. 60/-	Rs. 305/-	(b) For non avilment of limits sanctioned, commitment charges at the rates applicable to PF shall be collected
	(Minimum Rs. 100/-)					
Agricultural Loan Against Gold Ornaments(ADL G)	NIL	NA	2% of overdue amount	NA	NA	NA
Non fund based limits	0.25% of the limit	NA	NA	NA	NA	NA
Advance against securities other than banks own Deposit (AAS)	0.25%	NA	2% of overdue amount	NA	NA	NA

- CERSAI charges will be levied for all loans, where Equitable Mortgage is created, at the rate of Rs. 350/- or Rs. 600/- for loan amounts up to Rs. 500000/- and above Rs. 500000/- respectively.
- Charges for modification of security interest, at the rate of Rs. 350/- or Rs. 600/- for loan amounts up to Rs. 500000/- lakhs and above Rs. 500000/- respectively
- Charges for searching security interest on properties will be Rs. 60/-

Inspection Charges

Particulars	Charges per Inspection
A. Priority Sector Advances	
i. Loans up to Rs. 25000/-	NIL

ii. Loans above Rs. 25000/- under NABARD Refinance Scheme	NIL
iii. Other Priority Sector Advances above Rs. 25000/-	0.05% of the sanctioned limit subject to a minimum of Rs. 25/- and maximum of Rs. 100/-
v. Loans above Rs. 25000/- to Weaker Sections	Rs. 5/- per annum
B. Non –Priority Sector Advances	
i. Loans up to and inclusive of Rs. 25000/-	Rs. 10/-plus actual expenses incurred by the Bank for conducting inspection
ii. Loans above Rs. 25000/-	Rs. 25/-plus actual expenses incurred by the bank for conducting inspection or 0.05% of the limit with a maximum of Rs. 100/-whichever is higher.
iii. Loans of Rs. 25000/-and above, inspection involving more than 3 hours	Rs. 50/-per day plus actual expenses incurred by the Bank for conducting inspection.
Legal & Pre credit Inspection / verification charges	As per actuals

VALUATION FEES COLLECTED BY THE BANK

20% of the fee payable to External Valuer plus service tax as applicable.

Commission on Bank Guarantee

Particulars	Commission
Performance Guarantee	
Guarantee fully secured by deposits	Rs. 100/- + 0.125% per quarter or part thereof with a minimum of 0.25%
Guarantee fully secured by collateral	Rs. 100/- + 0.50% per quarter or part thereof with a minimum of 1%
Guarantee without collaterals/partly covered	Rs. 100/- + 0.75% per quarter or part thereof with a minimum of 1.5%
Guarantees other than Performance Guarantee	

Guarantee fully secured by deposits	Rs. 100/- + 0.1875% per quarter or part thereof with a minimum of 0.375%
Guarantee fully secured by collateral	Rs. 100/- + 0.625% per quarter or part thereof with a minimum of 1.25%
Guarantee without collaterals/partly covered	Rs. 100/- + 0.75% per quarter or part thereof with a minimum of 1.5%

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) L C without collaterals / partially covered by collaterals	Rs. 100/- + 0.75% per quarter or part thereof.

Notes:

Postage of Rs..25/- plus telegram / telex charges if any shall be collected separately.

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

For making amendments Rs. 25/- per amendment shall be collected.

Commission for advising Inland Letters of Credit of other Banks

Advising Commission Rs. 15/-
Postage Rs. 25/-

Actual out of pocket expenses to be recovered in all cases

Service Tax is to be collected in addition to the above charges (except for CERSAI charges)