

SCHEDULE OF CHARGES ON LOANS & ADVANCES w. e. f. 01.07.2021

Particulars	Processing Fees	Review / Renewal Charges	Inspection Charges
Auto Loan	Two Wheelers – 1% or Rs.500.00 whichever is higher Other than two wheelers – 0.50% of the loan amount	Review: Nil Renewal: N.A.	NIL
Commercial Vehicle/ Transport Loans	1% of the loan amount	Review: Nil Renewal: N.A.	NIL
Personal / Consumer Loan	1.00% Minimum Rs.500.00 whichever is higher	Review: Nil Renewal: N.A.	Nil
Housing Loan	0.50%	Review: Nil Renewal: N.A.	Upto Rs.25000.00 - Nil Rs.25001.00 to Rs.2.00 Lac - Rs.100.00 Per half year Rs. 2 lac to Rs.10 lac - Rs.200.00 Per half year. Rs.10.00 lac - Rs.300.00 Per half year.
Loan / Limit to Traders / MSME/ Large Enterprises	Loan / limit up to Rs.25000.00 – Nil Above Rs.25000.00 to Rs.7.50 lac- 1.00%	Review: Nil Renewal: Up to Rs.25000.00 – Nil Above Rs.25000.00	Upto Rs.25000.00 - Nil Rs.25001.00 to Rs.2.00 Lac - Rs.200.00 Per half year

	Above Rs.7.50 lac – 0.50% Minimum – Rs.500.00	Rs.300.00* per Lac Minimum: Rs.500.00	Rs. 2.00 lac to Rs.10.00 lac - Rs.300.00 Per half year. Rs.10.00 lac to Rs.30.00 Lac - Rs.400.00 Per half year. Above Rs.30.00 lac to Rs.50 lac - Rs.750.00 Per half year Above Rs.50 lac - Rs.1000.00 Per half year
Loan / Limit against Immovable property / NBFC / MFI /HFC	1.00% Minimum – Rs.1000.00	Review: Nil Renewal: Up to Rs.25000.00 – Nil Above Rs.25000.00 Rs.200.00* per Lac Minimum: Rs.1000.00	Upto Rs.25000.00 - Nil Rs.25001.00 to Rs.2.00 Lac - Rs.200.00 Per half year Rs. 2 lac to Rs.10 lac Rs.300.00 Per half year. Rs.10 lac to Rs.30 lac Rs.400.00 Per half year. Above Rs.30 lac to Rs.50 lac - Rs.750.00 Per half year

			Above Rs.50 lac - Rs.1000.00 Per half year
KCC Limit/Agricultural loan	Up to Rs.50000.00 Nil Above Rs.50000.00 to Rs.12.50 lac - 0.5% of the amount of limit Above Rs.12.50 to Rs.25.00 lac - 0.75% of the amount of limit Above Rs.25.00 lac – 1% of the amount of limit	Review: Nil Renewal (Once in five years) Up to Rs.2.00 Lac - Nil Above Rs.2.00 Lac to Rs.25.00 lac Rs.200.00* per Lac Above Rs.25.00 lac – Rs.400 per lac Min: Rs.500.00	Upto Rs.25000.00 - Nil Rs.25001.00 to Rs.2.00 Lac - Rs.200.00 Per half year Rs. 2 lac to Rs.10 lac Rs.300.00 Per half year. Rs.10 lac to Rs.30 lac Rs.400.00 Per half year. Above Rs.30 lac to Rs.50 lac - Rs.750.00 Per half year Above Rs.50 lac - Rs.1000.00 Per half year
Demand Loan / OD facility to the Govt. PSU / Salaried employees	1.00%	Review: Nil Renewal (in case of OD Facility) Rs.200.00 (Flat)	Nil
Loan against Bank deposits	Nil	Nil	Nil
Loan against stocks / shares	1% of the Loan amount Minimum: Rs.1000.00	Review: Nil Renewal: Up to Rs.25000.00 – Nil	Nil

		Above Rs.25000.00 Rs.200.00* per Lac Minimum: Rs.500.00 Maximum: Rs.50000.00	
Loans / limit against NSC / KVP	Rs.100.00 flat	Review: Nil Renewal: Rs.100.00 (Flat)	Nil
Education Loan	1.00% of the loan amount Minimum: Rs.1000.00	Review: Nil Renewal: N.A.	Nil
Refinancing of Pre-owned Vehicles	1.00% of the loan amount Minimum – Rs.2500.00	Review: Nil Renewal: N.A.	Upto Rs.25000.00 -Nil Rs.25001.00 to Rs.2.00 Lac - Rs.200.00 Per half year Rs. 2 lac to Rs.10 lac Rs.300.00 Per half year. Rs.10 lac to Rs.30 lac Rs.400.00 Per half year. Rs.30 lac to Rs.50 lac Rs.750.00 Per half year Above Rs.50 lac - Rs.1000.00 Per half year
Premature Charges	Auto Loan :		

In case the account is adjusted before 1 year of the scheduled date of expiry, or it is taken over by some other bank, premature charges will be levied @ 2%

Minimum Rs.500.00

Housing Loans (on floating rate): NIL

Term Loans for Rs.1 Cr & above and Project Loans (irrespective of amount):

If adjusted/taken over within	Charges
1 year of account opening	5%
2 years of account opening	4%
3 years of account opening	3%
After 3 years but before 1 year of scheduled date of expiry	2%

Other Loans :

In case the account is adjusted before 1 year of the scheduled date of expiry, premature charges will be levied @ 1%

In case the account is taken over by some other bank, the premature charges will be levied @ 2%.

Minimum Rs.500.00

(Charges to be calculated on outstanding balance or Drawing Power, whichever is higher)

Follow up & Recovery Charges	Loan Amount Upto Rs.5.00 lac - Rs.250.00 per event. Rs.5.00 lac to Rs.25.00 lac - Rs.500.00 per event. Above Rs.25.00 lac - Rs.750.00 per event.
Repossession Charges	Loan Amount Upto Rs.5.00 lac - Rs.5000.00* Rs.5.00 lac to Rs.25.00 lac - Rs.15000.00*

	Above Rs.25.00 lac - Rs.20000.00*												
	*or actual amount spent, whichever is higher.												
Charges on the sanction of Ad-hoc limits	Same in case of Ad-hoc limit sanctioned in case of CC / OD accounts. Up to Rs.2.00 Lac Rs.500.00 Above Rs.2.00 Lac 0.50% of the Ad-hoc limit, Minimum: Rs.1000.00												
^ Purchase / Discount of Cheques / Drafts	Local Cheques Discounting: Interest as applicable to TOD for the period Bank remains out of funds. Outstation Cheques: Interest as applicable to clean overdrafts minimum for 5 days + Collection Charges for cheques / bills as applicable												
Cheque/SI/NACH Return Charges	Loan Amount Upto Rs.5.00 lac – Rs.250.00 per event Above Rs.5.00 lac – Rs.350.00 per event												
Bank Guarantee charges	<table border="1"> <tr> <td>Cash Margin</td> <td>100%</td> <td>50% to 99%</td> <td>25% to 49%</td> </tr> <tr> <td>Performance Rs.100 +(p.a.)</td> <td>1%</td> <td>2%</td> <td>2.50%</td> </tr> <tr> <td>Financial Rs.100 +(p.a.)</td> <td>1%</td> <td>2.25%</td> <td>3.00%</td> </tr> </table> <p>Note :</p> <ol style="list-style-type: none"> 1. Minimum charges for three months. 2. B.G. Charges to be charged for period inclusive of claim period. 3. B.G. Amendment charges Rs.1000.00 per event. 	Cash Margin	100%	50% to 99%	25% to 49%	Performance Rs.100 +(p.a.)	1%	2%	2.50%	Financial Rs.100 +(p.a.)	1%	2.25%	3.00%
Cash Margin	100%	50% to 99%	25% to 49%										
Performance Rs.100 +(p.a.)	1%	2%	2.50%										
Financial Rs.100 +(p.a.)	1%	2.25%	3.00%										
Letter of Credit Charges	Charges as prescribed by FEDAI from time to time.												
Charges for substitution of property	Limit/Loan upto Rs.5.00 lac – Rs.2500/- Above 5.00 lac upto Rs.10.00 lac-Rs.3000/- Above Rs.10.00 lac upto Rs.25.00 lac – Rs.4000/-												

	Above Rs.25.00 lac – Rs.5000/- (Not applicable in deceased cases.)	
Commitment Charges for CC/OD limits for Business	In case of utilization below 65% of Sanctioned Limit/Drawing Power –	
	Working Capital Limits upto Rs.5.00 lac	Nil
	Rs.5.00 lac to Rs.25.00 lac	1% of the amount underutilized subject to maximum of Rs.5000 per annum
	Rs.25.00 lac to Rs.50.00 lac	1% of the amount underutilized subject to maximum of Rs.10,000 per annum
	Above Rs.50.00 lac	0.75% of the amount underutilized
	NOTE:	
	<ol style="list-style-type: none"> 1. The power to grant exception/concession in the Commitment charges shall be as per the empowerment matrix applicable for Processing charges. 2. The charges shall be calculated and charged immediately after the end of each FY. 3. Average balance utilization for the complete financial year shall be considered for calculation. 4. In case, the ageing of account is less than one year, the average balance utilization for such shorter period shall be considered and charges shall be calculated on pro-rata basis. However, the charges shall not be applicable in case the ageing of account is less than 6 months. 	
	Instances	
	<ol style="list-style-type: none"> 1. In CC limit of Rs.40 lac, the average utilization during the FY is Rs.10 lac, i.e. 25% of the sanctioned limit. The underutilized amount shall be Rs.16 lac [40 lac*(65%-25%)]. The Commitment charges in this case shall be [1%*40 lac*(65%-25%)] = Rs.16,000 subject to 	

	<p>max. Rs.10000. Thus, only Rs.10,000 shall be charged.</p> <p>2. In CC limit of Rs.100 lac, the average utilization during the FY is Rs.30 lac, i.e. 30% of the sanctioned limit. The underutilized amount shall be Rs.35 lac $[100 \text{ lac} * (65\% - 30\%)]$. The Commitment charges in this case shall be $[0.75\% * 100 \text{ lac} * (65\% - 30\%)] = \text{Rs.}26,250$.</p> <p>3. In CC limit of Rs.100 lac, the average utilization during the FY is Rs.80 lac, i.e. 80% of the sanctioned limit. Commitment charges shall not be applicable in the said case.</p>
Solvency Certificate Charges	<p>Up to Rs.100.00 lacs – Rs.1000.00 per event</p> <p>Above Rs.100.00 lacs – Rs.5000.00 per event</p> <p>N.A. for clients availing working capital limits from CSFB</p>
Credit Bureau Score Verification Charges	<p>Individual-Rs. 75.00 Per Report</p> <p>Commercial- Rs. 500.00 Per Report</p>

Note:

1. No Processing, loan related or other service charges to be levied on Priority Sector Loans up to Rs.25000.00 (including GCC, DRI, Debt Swap).
2. DD Charges, Collection charges & other service charges in case of CC/OD Limit up to Rs.2.00 lac shall be applicable as per Normal Current Account scheme.
3. DD Charges, Collection charges & other service charges in case of CC/OD Limit above Rs.2.00 lac shall be applicable as per Capital Current Account scheme.