

SERVICE CHARGES ON CREDIT RELATED TRANSACTIONS - NON PRIORITY ADVANCES (OTHER THAN RETAIL LENDING SCHEMES) - COMMISSION AND OTHER CHARGES w.e.f. 16.03.2026

NON PRIORITY SECTOR ADVANCES

NATURE OF CHARGES	APPLICABLE CHARGES		
a. Processing Charges Fund Based WC Limit-	Upto Rs. 50000	Rs 250/-	
	>Rs.50000 to 2 lakhs	0.35% min Rs 550/-	
	> Rs.2 lakhs to Rs.10 lakhs	Rs.500/-per lakh minimum Rs.1000/-	
	> 10 lakhs	Based on Risk rating as under:	
		LR	Rs.300/- per lakh
NR & MR		Rs.400/- per lakh	
b. Term Loan-	Upto Rs.50000	Rs 250/-	
	>Rs.50000 to Rs.2 lakhs	0.50% min Rs 500/-	
	> Rs.2 lakhs to Rs.10 lakhs	1.25% of the loan amount	
	> 10 lakhs	Based on Risk rating as under:	
		LR	1% of the loan amount
NR&MR		1.25% of the loan amount	
c. Scheme for financing against rent receivables for exposures exceeding Rs. 5 crores	1% of the loan amount		
d. Non fund based Working Capital limit	As applicable to FB working Capital limits.		
e. Credit limits sanctioned to RRB's-	0.05% subject to ceiling of Rs.50,000/-		
f. Restructured Accounts -	Processing fee @ 0.10% of the amount restructured Exceptions: <ul style="list-style-type: none"> • loans upto Rs.2.00 lakhs 		

NATURE OF CHARGES	APPLICABLE CHARGES									
	<ul style="list-style-type: none"> • all agricultural loans • Housing Loans upto Rs. 20.00 lakhs • Loans to all Micro Enterprises • Loans under Govt. sponsored schemes 									
g. Lead Bank Fees for Consortium/Joint Lending Arrangement	<p>Wherever we are the leaders in a consortium/Joint Lending Arrangement (JLA), the lead bank fee is to be collected on the total assessed fund based and Non fund based limits from the consortium as a whole at the following rates, to be collected on annual basis.</p> <table border="1" data-bbox="537 621 1390 1142"> <thead> <tr> <th data-bbox="537 621 971 785">Total assessed fund based and Non-fund based limits from the consortium as a whole</th> <th data-bbox="971 621 1390 785">Applicable Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="537 785 971 884">Up-to 10 crores</td> <td data-bbox="971 785 1390 884">0.30% subject to maximum of Rs. 3 lakhs</td> </tr> <tr> <td data-bbox="537 884 971 1014">10 crores to 50 crores</td> <td data-bbox="971 884 1390 1014">0.25% subject to minimum of Rs. 3 lakhs and maximum of Rs.12.50 lakhs</td> </tr> <tr> <td data-bbox="537 1014 971 1142">Above 50 crores</td> <td data-bbox="971 1014 1390 1142">0.20% subject to minimum of Rs. 12.50 lakhs and maximum of Rs.50 lakhs</td> </tr> </tbody> </table>		Total assessed fund based and Non-fund based limits from the consortium as a whole	Applicable Charges	Up-to 10 crores	0.30% subject to maximum of Rs. 3 lakhs	10 crores to 50 crores	0.25% subject to minimum of Rs. 3 lakhs and maximum of Rs.12.50 lakhs	Above 50 crores	0.20% subject to minimum of Rs. 12.50 lakhs and maximum of Rs.50 lakhs
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Documentation Charges -	<table border="1" data-bbox="537 1188 1390 1444"> <tbody> <tr> <td data-bbox="537 1188 984 1226">Upto Rs. 2 lakhs</td> <td data-bbox="984 1188 1390 1226">NIL</td> </tr> <tr> <td data-bbox="537 1226 984 1331">Above Rs 2 lakhs to Rs 5 Crore</td> <td data-bbox="984 1226 1390 1331">Rs 200/- per lakh subject to maximum of Rs. 25,000/-</td> </tr> <tr> <td data-bbox="537 1331 984 1402">Above Rs 5 Crore to Rs 10 Crore</td> <td data-bbox="984 1331 1390 1402">Flat Rs 50,000/-</td> </tr> <tr> <td data-bbox="537 1402 984 1444">Above 10 Crore</td> <td data-bbox="984 1402 1390 1444">Flat Rs 1,00,000/-</td> </tr> </tbody> </table>		Upto Rs. 2 lakhs	NIL	Above Rs 2 lakhs to Rs 5 Crore	Rs 200/- per lakh subject to maximum of Rs. 25,000/-	Above Rs 5 Crore to Rs 10 Crore	Flat Rs 50,000/-	Above 10 Crore	Flat Rs 1,00,000/-
Upto Rs. 2 lakhs	NIL									
Above Rs 2 lakhs to Rs 5 Crore	Rs 200/- per lakh subject to maximum of Rs. 25,000/-									
Above Rs 5 Crore to Rs 10 Crore	Flat Rs 50,000/-									
Above 10 Crore	Flat Rs 1,00,000/-									

NATURE OF CHARGES	APPLICABLE CHARGES	
Mortgage Charges	Exposure upto	Charges
	Exposure upto Rs.10 lakhs and upto 3 mortgages	Rs.1000/-
	Exposure upto Rs.10 lakhs and upto 6 mortgages	Rs.2000/-
	Exposure upto Rs.10 lakhs and above 6 mortgages	Charges as per Column above +Rs.1000 per mortgage beyond 6 mortgages
	Exposure from Rs.10 lakhs to Rs.1 crore upto 3 mortgages	Rs.50 per lakh min Rs.1000 and max Rs.5000 for upto 3 mortgages
	Exposure from Rs.10 lakhs to Rs.1 crore upto 6 mortgages	Rs.75 per lakh min 2000 and max Rs.7500
	Exposure from Rs.10 lakhs to Rs.1 crore above 6 mortgages	Charges as per Column above + Rs.1000 per mortgage beyond 6 mortgages
	Exposure above 1 crore upto 3 mortgages	Rs.75 per lakh min 7500 and max Rs.25000
	Exposure above Rs.1 crore upto 6 mortgages	Rs.100 per lakh min Rs.10000 and max Rs.35000
Exposure above Rs.1 crore above 6 mortgages	Charges as per Column above + Rs.1000 per mortgage beyond 6 mortgages	
Inspection charges	Exposure upto	
	Charges	
	Upto Rs 5000/-	NIL
	Above Rs 5000 to Rs 25000/-	Rs. 100/- p.a.
	Above Rs. 25000/- upto Rs 10 lakhs	Rs 250/- per quarter + OPE actuals
	Above Rs 10 lakhs uptoRs 10 crore	Rs 1500/- per quarter + OPE actuals
Above Rs 10 crore	Rs.2500/- per quarter + OPE	
Term Loan review charges	Liability upto Rs.1 Crore	NIL
	Liability above Rs.1 Cr.	Rs.100 per Lakh; Minimum Rs.10,000/- Maximum Rs.5 lakh
Review Charges shall be collected on the exposure (i.e., outstanding Liability plus unavailed limits) annually commencing from completion of one year from the date of first disbursement.		

NATURE OF CHARGES	APPLICABLE CHARGES	
Modification in Terms & Conditions of sanction, duly accepted by the borrower	Sanctioned Amount	Applicable charges (Per Instance of modification)
	Upto Rs 1 crore	Rs 5000/-
	Above Rs 1 crore upto Rs 10 crore	Rs 15000/-
	Above Rs 10 crore upto Rs 50 crore	Rs 50000/-
	Above Rs 50 crore	Rs 2,00,000/-
Charges for revalidation of sanction (each revalidation)	a. Revalidation charges for Working capital limits:	
	Sanction Amount	Revalidation charges
	Up-to Rs. 5.00 Crores	50% of the applicable processing charges with a maximum of Rs. 75,000
	Above Rs. 5 Crore to Rs. 25 Crores	50% of the applicable processing charges with a maximum of Rs. 3.50 Lakh
	Above Rs. 25 Crores to Rs. 100 Crores	50% of the applicable processing charges with a maximum of Rs. 10.00 Lakh
	Above Rs. 100 Crores	50% of the applicable processing charges with a maximum of Rs. 15.00 Lakh
	b. Revalidation charges for Term Loans:	
	Sanction Amount	Revalidation charges
	Up-to Rs. 5.00 Crores	30% of the applicable up-front fee with a maximum of Rs. 75,000
	Above Rs. 5 Crore to Rs. 25 Crores	30% of the applicable up-front fee with a maximum of Rs. 3.50 Lakh
Above Rs. 25 Crores to Rs. 100 Crores	30% of the applicable up-front fee with a maximum of Rs. 10.00 Lakh	
Above Rs. 100 Crores	30% of the applicable up-front fee with a maximum of Rs. 15.00 Lakh	
Commitment charges	Commitment charges shall be collected for limits above Rs 10 crores (FB+ NFB) quarterly based on average utilization as under:	
	If the average utilization during the quarter is more	No Charges

NATURE OF CHARGES	APPLICABLE CHARGES									
	than 75%									
	If the average utilization during the quarter is between 50 to 75%	0.50% p.a to be recovered on entire unutilized portion on a quarterly basis								
	If the average utilization during the quarter is less than 50%	1.00%p.a on entire unutilized portion on a quarterly basis								
	For Standby Credit	Nil								
	<ul style="list-style-type: none"> Commitment charges shall be reckoned from the date of execution of documentation. The guidelines on commitment charges are applicable in respect of our advances under sole banking, multiple banking and consortium advances either as leader or member to the extent of our share/ sanction. 									
	<p>In case of peak and non-peak limits the Commitment charges shall be collected as under:</p>									
If the Average utilization during the quarter is more than 75% of the peak/non peak limit.	No Charges									
If the Average utilization during the quarter is less than 75% of the peak/non peak limit.	1.00% p.a on entire unutilized portion on a quarterly basis									
Solvency certificate charges:	<table border="1"> <tr> <td data-bbox="521 1178 911 1220">Upto Rs.1. Lakhs</td> <td data-bbox="911 1178 1396 1220">Rs.750/-</td> </tr> <tr> <td data-bbox="521 1220 911 1262">1Lakhs to Rs.25 Lakhs</td> <td data-bbox="911 1220 1396 1262">Rs.3000/-</td> </tr> <tr> <td data-bbox="521 1262 911 1346">Rs.25 Lakhs to Rs.50 Lakhs</td> <td data-bbox="911 1262 1396 1346">Rs.6000/-</td> </tr> <tr> <td data-bbox="521 1346 911 1465">>Rs.50 Lakhs</td> <td data-bbox="911 1346 1396 1465">0.10% of the solvency certificate amount, minimum of Rs.6000 and maximum of Rs.50,000</td> </tr> </table>		Upto Rs.1. Lakhs	Rs.750/-	1Lakhs to Rs.25 Lakhs	Rs.3000/-	Rs.25 Lakhs to Rs.50 Lakhs	Rs.6000/-	>Rs.50 Lakhs	0.10% of the solvency certificate amount, minimum of Rs.6000 and maximum of Rs.50,000
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NOC charges in respect of exposures of Rs. 1 crore & above	<table border="1"> <tr> <td data-bbox="521 1476 987 1518">Upto 10 crore</td> <td data-bbox="987 1476 1396 1518">Rs 1 Lakh</td> </tr> <tr> <td data-bbox="521 1518 987 1602">Above Rs.10 Crore and upto Rs.50 Cr.</td> <td data-bbox="987 1518 1396 1602">Rs.3,00,000/-</td> </tr> <tr> <td data-bbox="521 1602 987 1644">Above Rs.50 Cr.</td> <td data-bbox="987 1602 1396 1644">Rs.5 Lakh</td> </tr> </table>		Upto 10 crore	Rs 1 Lakh	Above Rs.10 Crore and upto Rs.50 Cr.	Rs.3,00,000/-	Above Rs.50 Cr.	Rs.5 Lakh		
Upto 10 crore	Rs 1 Lakh									
Above Rs.10 Crore and upto Rs.50 Cr.	Rs.3,00,000/-									
Above Rs.50 Cr.	Rs.5 Lakh									
NOC Charges in respect of Withdrawal of ECAI Rating (Applicable from 16.04.2026)	Rs 50,000/- Plus applicable tax									

NATURE OF CHARGES	APPLICABLE CHARGES				
No Dues Certificate	Priority Sector Advances	Rs. 50/- per certificate.			
	Others	Rs. 100/- per certificate.			
Service charges & commission on inland guarantees including DPG (Performance Guarantee)	Nature of BG	Internal Rating	Commission		
			Performance BG	Financial BG/DPG	
	Performance BG/ Financial BG/DPG	LR	1.50% p.a.	2.00% p.a.	
		NR &MR	2.00% p.a.	2.50% p.a.	
		HR	2.50% p.a.	3.00% p.a.	
	Advising of Inland BGs through SFMS		0.20% of the amount of BG with a minimum of Rs.300/- and max Rs.2000/- Advising of Amendment - Flat charges of Rs.600/-		
	Guarantee Secured by 100% Cash margin/ our Own term Deposits		Commission shall be calculated at the rate of Rs.600/- (Minimum amount) plus 25% of the normal rate of commission as per the rates mentioned above. If the guarantee becomes fully secured by our own Term Deposits at a later date after the issue of BG, pro rata commission can be charged and excess commission may be refunded.		
Bank guarantees Favours NSE / BSE /NCDEX on behalf of Stocks and share Brokers		Base commission of Rs.1000/- + 1.75 %p.a.			
Delivery order/guarantee/indemnity		Whenever branches issue delivery order/guarantee/indemnity favoring Railways/Transport			

NATURE OF CHARGES	APPLICABLE CHARGES		
			Companies to enable the consignee to take delivery of the goods, commission at the rate of 500 per guarantee is collected.
	BG (Trade Credit)		As applicable to financial guarantees
	Letter of Guarantee		0.10% of the amount with a minimum of Rs 10000 and maximum of Rs 1.50 lakhs.
	SBLC for inland transactions		As applicable to other than Performance Guarantee
	<ul style="list-style-type: none"> • Minimum Margin shall be 25%. If margin is reduced, additional commission of 0.25% p.a. is applicable • Minimum Commission for 3 months to be collected irrespective of amount. • A part of the quarter should be treated as full quarter for the purpose of collecting guarantee commission. • In the case of DPGs foreclosed before due-date, commission collected need not be refunded 		

NATURE OF CHARGES	APPLICABLE CHARGES		
Inland Letters of Credit	Sight/ Usance charge		
	up to 7 days sight	0.20% (subject to maximum of Rs. 5.00 Lakhs)	
	Bills over 7 days upto 3 months sight	0.50% (subject to maximum of Rs. 15.00 Lakhs)	
	Bills beyond 3 months	0.50% for first 3 months (subject to maximum of Rs. 15.00 Lakhs) plus 0.30% p.m. in excess of 3 months	
	and		
	Commitment Charges	charge for the period of liability (from the date of opening of credit to the last date of its validity) at the rate of 0.30% (with a minimum of Rs. 200/-, for every period of 3 months or part thereof).	
	The above usance and commitment charges are to be collected based on the internal rating of the borrower as under:		
	Internal rating	Usance & Commitment Charges (As % of Normal Charges mentioned above)	
	LR	50%	
	NR & MR	75%	
HR	100%		
Inland LCs with 100% cash margin	25% of applicable charges (subject to maximum of Rs. 3.00 Lakhs).		
The period is to be calculated from the date of opening LC to the last date of its validity + Usance period of bill. For sight LCs, one month period is to be reckoned over and above the last date of LC validity.			
Part of a month should be reckoned as a completed month.			
Amendment Charges	(i) For enhancement of amount of LC/ Period: Rs.500/- per amendment plus applicable charges as para above for the additional amount/extended period. (ii) Other amendments Flat commission of Rs.500/-		

NATURE OF CHARGES	APPLICABLE CHARGES	
	Advising Charges	0.20% of the amount of LC with a minimum of Rs.500/- and maximum of Rs 2000/-. Advising of Amendment Flat charges of Rs.500/-
	Confirmation Charges	0.25% p.m. for the period of validity & Usance on the LC amount.
	Negotiating Charges	Bills upto 2.50 lakhs - @ 0.50% with a minimum of 250/-
		Bills over 2.50 lakhs - @ 0.30% with a minimum of 1500/- and maximum of 10000/-
	Charges for giving guarantee for discrepant documents	0.30% with a minimum of Rs.500/-.
	Charges for handling discrepant documents under LC	0.25% of the bill amount with a minimum of Rs.1000 and maximum of Rs.5000 per bill.
	Charges for accepting bills under LCs	0.30% with a minimum of Rs. 500/-
	Charges for retirement of bills under LCs	0.30% with a minimum of Rs.500/- and maximum of Rs. 30000/-.
	Charges for non-payment and non acceptance of bills on presentation/on due date	0.10% with a minimum of Rs.200/- per day.
	Clean payments received under letters of credit	A flat charge of Rs.500/- will be levied by the beneficiaries' bank for receiving clean payment and crediting beneficiaries account.
Revolving Letter Of Credit	In addition to the charges given above, on each reinstatement, usance charges according to tenor and Commitment charge for the period of liability (from the date of reinstatement to the last date of its validity) as stated above is payable on the reinstated amount only (Subject to minimum of Rs. 500/- and	

NATURE OF CHARGES	APPLICABLE CHARGES		
	maximum of Rs. 5.00 Lakhs).		
Devolvement of BG & LC (both inland & foreign)	0.10% with a minimum of Rs.200/- per day.		
Letter of comfort (other than for trade credits for import into India)	As applicable to Financial Guarantees.		
Other Service Charges	Non-Collection of title deeds in respect of Mortgage after closure of facility	Rs100 pm maximum Rs1000	
	Late payment of EMI	Overdue interest for the delayed period	
	Notice Charges	Actual + OPE	
	Charges for copy of documents	Charges if copy of documents is for submission to any statutory authority	Rs1000+ Actual Photocopying Charges
		Charges if presence of bank official is required along with the documents for obtention of photo copies	Rs2000+ Actual Photocopying Charges
	Providing credit information reports	For individual customers -Rs 50 For Non-individual customers- Rs500	
	Revision in repayment schedule	Re-phasing of loans/deferment in loan instalments - 0.05% of the limit, Minimum of Rs 20,000/- and maximum Rs 1,00,000/-	
	Certificates	Attestation of commercial invoice at the time of negotiation /collection -First time free and for subsequent occasion Minimum charge of Rs	

NATURE OF CHARGES	APPLICABLE CHARGES											
		100/- per invoice with a minimum of Rs 250 will be levied on each occasion.										
	Any other charges relevant to the transaction	Actual +OPE										
Vetting of information memorandum/TEV report prepared by other banks/financial institutions (To be collected upfront)	<table border="1"> <thead> <tr> <th data-bbox="527 537 1089 579">Loan Amount</th> <th data-bbox="1089 537 1403 579">Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="527 579 1089 632">Up-to Rs. 10 Crore</td> <td data-bbox="1089 579 1403 632">Rs. 50,000/-</td> </tr> <tr> <td data-bbox="527 632 1089 716">Above Rs. 10 Crore and up-to Rs. 50 Crore</td> <td data-bbox="1089 632 1403 716">Rs. 1 Lakh</td> </tr> <tr> <td data-bbox="527 716 1089 800">Above Rs. 50 Crore and up-to Rs. 100 Crore</td> <td data-bbox="1089 716 1403 800">Rs. 2 Lakhs</td> </tr> <tr> <td data-bbox="527 800 1089 856">Above Rs. 100 Crore</td> <td data-bbox="1089 800 1403 856">Rs. 3 Lakhs</td> </tr> </tbody> </table>		Loan Amount	Charges	Up-to Rs. 10 Crore	Rs. 50,000/-	Above Rs. 10 Crore and up-to Rs. 50 Crore	Rs. 1 Lakh	Above Rs. 50 Crore and up-to Rs. 100 Crore	Rs. 2 Lakhs	Above Rs. 100 Crore	Rs. 3 Lakhs
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	Up-to Rs. 10 Crore	Rs. 50,000/-										
	Above Rs. 10 Crore and up-to Rs. 50 Crore	Rs. 1 Lakh										
	Above Rs. 50 Crore and up-to Rs. 100 Crore	Rs. 2 Lakhs										
Above Rs. 100 Crore	Rs. 3 Lakhs											
Waiver of project appraisal	Flat charge of Rs. 1 lakh per waiver (Note : Wherever vetting of Information Memorandum / TEV Report of other banks / FIs is involved, charges applicable for vetting / Waiver, whichever is higher shall be collected).											
Miscellaneous proposals handled by PAG / PAC (to be collected on Loan Amount)	<table border="1"> <thead> <tr> <th data-bbox="527 1016 1167 1058">Loan Amount</th> <th data-bbox="1167 1016 1403 1058">Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="527 1058 1167 1121">Up-to Rs. 10 Crore</td> <td data-bbox="1167 1058 1403 1121">Rs. 50,000/-</td> </tr> <tr> <td data-bbox="527 1121 1167 1184">Above Rs. 10 Crore and up-to Rs. 50 Crore</td> <td data-bbox="1167 1121 1403 1184">Rs. 1 Lakh</td> </tr> <tr> <td data-bbox="527 1184 1167 1247">Above Rs. 50 Crore and up-to Rs. 100 Crore</td> <td data-bbox="1167 1184 1403 1247">Rs. 2 Lakhs</td> </tr> <tr> <td data-bbox="527 1247 1167 1272">Above Rs. 100 Crore</td> <td data-bbox="1167 1247 1403 1272">Rs. 3 Lakhs</td> </tr> </tbody> </table>		Loan Amount	Charges	Up-to Rs. 10 Crore	Rs. 50,000/-	Above Rs. 10 Crore and up-to Rs. 50 Crore	Rs. 1 Lakh	Above Rs. 50 Crore and up-to Rs. 100 Crore	Rs. 2 Lakhs	Above Rs. 100 Crore	Rs. 3 Lakhs
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	Up-to Rs. 10 Crore	Rs. 50,000/-										
	Above Rs. 10 Crore and up-to Rs. 50 Crore	Rs. 1 Lakh										
	Above Rs. 50 Crore and up-to Rs. 100 Crore	Rs. 2 Lakhs										
Above Rs. 100 Crore	Rs. 3 Lakhs											
Issue of project appraisal certificates	Wherever project appraisal Certificates are issued on behalf of our customers onetime fee of Rs. 15000/- should be collected per Certificate.											
Charges for cancellation of bank's lien on government securities / li policies on closure of the loan:	<ul style="list-style-type: none"> • Within 1 month from the date of closure of loan at the rate of Rs. 250/- per instrument + OPE. • Additional Rs. 100/- per instrument per month or part thereof. 											
Fee for opening / operating ESCROW / TRA accounts (To be collected upfront)	<table border="1"> <thead> <tr> <th data-bbox="527 1661 1024 1703">Our share in limits</th> <th data-bbox="1024 1661 1403 1703">Applicable charges:</th> </tr> </thead> <tbody> <tr> <td data-bbox="527 1703 1024 1745">Upto Rs. 5 Cr.</td> <td data-bbox="1024 1703 1403 1745">Rs. 1 lakh p.a.</td> </tr> <tr> <td data-bbox="527 1745 1024 1787">>Rs. 5 Cr. & upto Rs. 10 Cr.</td> <td data-bbox="1024 1745 1403 1787">Rs. 2 lakh p.a.</td> </tr> <tr> <td data-bbox="527 1787 1024 1829">>10 Cr.</td> <td data-bbox="1024 1787 1403 1829">Rs. 5 lakh p.a.</td> </tr> </tbody> </table>		Our share in limits	Applicable charges:	Upto Rs. 5 Cr.	Rs. 1 lakh p.a.	>Rs. 5 Cr. & upto Rs. 10 Cr.	Rs. 2 lakh p.a.	>10 Cr.	Rs. 5 lakh p.a.		
	Our share in limits	Applicable charges:										
	Upto Rs. 5 Cr.	Rs. 1 lakh p.a.										
	>Rs. 5 Cr. & upto Rs. 10 Cr.	Rs. 2 lakh p.a.										
>10 Cr.	Rs. 5 lakh p.a.											
	NEFT/RTGS charges are in addition to the above as per extant guidelines.											

NATURE OF CHARGES	APPLICABLE CHARGES		
Capability certificate:	Upto Rs.5 lakh	Rs.500/-	
	Above Rs.5 lakhs	Rs.100/- per lakh subject to a maximum of Rs.1,500/-	
	Additional capability certificate in respect of the same student for applying to other Universities/ same university within 12 months from the issue of original capability certificate	Rs 100/- Per certificate.	
Commercial Paper:	Nature of transaction	Charges	
	Issuing/Paying Agent	0.50% (flat charges of face value of CP issue)	
	Allotment/redemption and sale/ purchase transactions:	CSDL	NSDL
	Account maintenance	Rs.1000 p.a	Rs. 400 p.a
	Transaction charges - per security - Sale/Purchase	Rs. 300	Rs. 350
	Request for dematerialization -per request	Rs. 50	Rs. 50

Project Appraisal Fee (to be collected on Loan Amount)	Loan Amount	Schedule of Fees where Appraisal Report is strictly for internal use	Schedule of Fees where Appraisal Report is to be shared with the customer/ other lenders
	Up-to Rs.10 Crore	0.50% of the loan amount with minimum of Rs.1 Lakh; maximum Rs.5 Lakh	1.00% of the loan amount with minimum of Rs.2 Lakh; maximum Rs.10 Lakhs
	Above Rs.10 Crore and up-to Rs.50 Crore	0.40% of the loan amount with minimum of Rs.5.00 Lakhs; Maximum Rs.20 Lakh	0.75% of the loan amount with minimum of Rs.10.00 Lakhs; Maximum Rs.37.50 lakhs
	Above Rs.50 Crore and up-to	0.35% of the loan amount with minimum of Rs.20	0.60% of the loan amount with minimum of Rs.37.50 Lakhs;

	Rs.100 Crore	Lakhs; maximum Rs.35 Lakhs	maximum Rs.60 Lakhs
	Above Rs.100 Crore	0.30% of the loan amount with minimum of Rs.35 Lakhs Maximum of Rs.3 Cr.	0.50% of the loan amount with minimum of Rs.60 Lakhs; Maximum Rs.5 Cr.
	In respect of Consortium/Syndication accounts where the project appraisal is conducted by our bank, the loan amount will be the loan from the entire banking system under the said arrangement.		
NBG proposal charges	Rs. 5 lakh to Rs10 lakhs per proposal.		
Processing charges for interest concession proposals	Loan / limit (FB+NFB)		Amount of charges
	Upto Rs. 10 crores		Rs. 5000/- + GST
	Above Rs. 10 crores upto Rs. 100 crores		Flat Rs. 10000/- + GST
	Above Rs. 100 crores		Flat Rs. 100000/- + GST
Service Charges for issuing Bankers' Certificate/ Line of Credit (BC/LOC)	Certificate		Applicable Charges
	Up-to Rs.5 lakh		Rs.500/-
	Above Rs.5 lakhs		Rs.100/- per lakh subject to a maximum of Rs. 50000/-
Service Charges for replacing Fixed Deposits held as margin for LCs/Bank Guarantees	Rs.100/- per transaction i.e., de-linking and re-linking, shall be stipulated for replacing the term deposits at the request of the borrower, during the tenure of the Bank guarantee/LCs. <u>Note:</u> Each instance of linking & de-linking of deposit shall be treated as a separate transaction.		
