**SERVICE CHARGES ON CREDIT RELATED TRANSACTIONS - MSME ADVANCES (NON- SCHEMATIC), AGRICULTURE ADVANCES(NON- SCHEMATIC) & NON-PRIORITY ADVANCES (OTHER THAN RETAIL LENDING SCHEMES) - COMMISSION AND OTHER CHARGES w.e.f. 07.07.2026**

| NATURE OF CHARGES | APPLICABLE CHARGES |
|---|---|
| | **MSME ADVANCES (NON- SCHEMATIC)** |

**a. Working Capital (FB & NFB)**

**(Processing Charges)**

| | |
|---|---|
| For Mudra loan Under Shishu Category (Loans up to Rs 50,000) | Nil |
| For Mudra loan under Kishore Category (Loans from Rs 50,001 to Rs 5,00,000) | Nil |

For Mudra loan under 'Tarun' Category (Loans from Rs 5,00,001 to Rs 10,00,000) and other MSME Loans

| Slab | Amount | |
|---|---|---|
| Loans upto Rs 50000/- | Nil | |
| Above Rs 50000/- upto Rs 10.00 Lakhs | 0.25% per lakh or part thereof with a minimum of Rs 500/- | |
| Above Rs 10.00 Lakhs (Applicable till 05.08.2026) | LR | Rs 275/- per lakh or part thereof |
| | NR &MR | Rs 350/- per lakh or part thereof |
| | HR | Rs 400/- per lakh or part thereof |
| Above Rs 10.00 Lakhs (Applicable w.e.f 06.08.2026) | LR | ***Rs 290/-*** per lakh or part thereof |
| | NR &MR | ***Rs 370/-*** per lakh or part thereof |
| | HR | ***Rs 425/-*** per lakh or part thereof |

**b. Term Loan- (Upfront Fees)**

| | |
|---|---|
| For Mudra loan Under Shishu Category (Loans up to Rs 50,000/-) | Nil |
| For Mudra loan under Kishore Category (Loans from Rs 50,001/- to Rs 5,00,000) | Nil |

For Mudra loan under 'Tarun' Category (Loans from Rs 5,00,001 to Rs 10,00,000/-) and other MSME Loans

| | | |
|---|---|---|
| Upto Rs. 50,000 | Nil | |
| >Rs.50,000 to Rs 2 lakhs | 0.50% of loan amount with a minimum of Rs 500/- | |
| > Rs.2 lakhs to Rs.10 lakhs | 1.00% of the loan amount | |
| > Rs 10 lakhs (Applicable till 05.08.2026) | LR | 1% of the loan amount |
| | NR & MR | 1.25% of the loan amount |
| | HR | 1.50% of the loan amount |

<table>
<tr><th>NATURE OF CHARGES</th><th colspan="3">APPLICABLE CHARGES</th></tr>
<tr><td rowspan="3"></td><td rowspan="3">> Rs 10 lakhs<br>(Applicable w.e.f 06.08.2026)</td><td>LR</td><td>1.05% of the loan amount</td></tr>
<tr><td>NR & MR</td><td>1.35% of the loan amount</td></tr>
<tr><td>HR</td><td>1.65% of the loan amount</td></tr>
<tr><td colspan="4">AGRICULTURE ADVANCES (NON- SCHEMATIC)</td></tr>
<tr><td rowspan="5">Processing Charges/ Upfront Fees<br><br>a) For Short Term Loans</td><td colspan="2">Slab</td><td>Amount</td></tr>
<tr><td colspan="2">Loans upto Rs 50,000/-</td><td>Nil</td></tr>
<tr><td colspan="2">>Rs 50,000/- upto Rs 2.00 Lakhs</td><td>Rs 300/-</td></tr>
<tr><td colspan="2">>Rs 2.00 Lakhs<br>(Applicable till 05.08.2026)</td><td>Rs 250/- per lakh (or part thereof<br>No Maximum cap)</td></tr>
<tr><td colspan="2">>Rs 2.00 Lakhs<br>(Applicable w.e.f 06.08.2026)</td><td>Rs 265 per lakh (or part thereof<br>No Maximum cap)</td></tr>
<tr><td rowspan="5">(b) Term Loan (Upfront Fees)</td><td colspan="2">>Rs. 50,000 to Rs 2.00 Lakh</td><td>0.50 % of loan amount with the Minimum amount of Rs.500</td></tr>
<tr><td colspan="2">> Rs.2 lakhs to Rs.25 lakhs (Applicable till 05.08.2026)</td><td>0.75% of loan amount with the Minimum amount of Rs.2000/-</td></tr>
<tr><td colspan="2">> Rs.2 lakhs to Rs.25 lakhs (Applicable w.e.f 06.08.2026)</td><td>0.80% of loan amount with the Minimum amount of Rs.2000/-</td></tr>
<tr><td colspan="2">> Rs 25 lakhs (Applicable till 05.08.2026)</td><td>1% of loan amount (including appraisal Charges No Maximum cap)</td></tr>
<tr><td colspan="2">> Rs 25 lakhs (Applicable w.e.f 06.08.2026)</td><td>1.05% of loan amount (including appraisal Charges No Maximum cap)</td></tr>
</table>

<table>
<tr><th>NATURE OF CHARGES</th><th>APPLICABLE CHARGES</th></tr>
<tr><td colspan="2">NON-PRIORITY ADVANCES</td></tr>
<tr><td>a. Processing Charges Fund Based WC Limit-</td><td>
<table>
<tr><td>Upto Rs. 50000</td><td>Rs 250/-</td></tr>
<tr><td>>Rs.50000 to 2 lakhs</td><td>0.35% min Rs 550/-</td></tr>
<tr><td>> Rs.2 lakhs to Rs.10 lakhs</td><td>Rs.500/-per lakh minimum Rs.1000/-</td></tr>
<tr><td>> 10 lakhs (Applicable w.e.f 05.08.2026)</td><td>Based on Risk rating as under:
<table>
<tr><td>LR</td><td>Rs.300/- per lakh</td></tr>
<tr><td>NR & MR</td><td>Rs.400/- per lakh</td></tr>
<tr><td>HR</td><td>Rs.500/- per lakh</td></tr>
</table></td></tr>
<tr><td>> 10 lakhs (Applicable w.e.f 06.08.2026)</td><td>Based on Risk rating as under:
<table>
<tr><td>LR</td><td>Rs.305/- per lakh</td></tr>
<tr><td>NR & MR</td><td>Rs.405/- per lakh</td></tr>
<tr><td>HR</td><td>Rs.510/- per lakh</td></tr>
</table></td></tr>
</table></td></tr>
<tr><td>b. Term Loan-</td><td>
<table>
<tr><td>Upto Rs.50000</td><td>Rs 250/-</td></tr>
<tr><td>>Rs.50000 to Rs.2 lakhs</td><td>0.50% min Rs 500/-</td></tr>
<tr><td>> Rs.2 lakhs to Rs.10 lakhs</td><td>1.25% of the loan amount</td></tr>
<tr><td>> 10 lakhs (Applicable till 05.08.2026)</td><td>Based on Risk rating as under:
<table>
<tr><td>LR</td><td>1% of the loan amount</td></tr>
<tr><td>NR& MR</td><td>1.25% of the loan amount</td></tr>
<tr><td>HR</td><td>1.5% of the loan amount</td></tr>
</table></td></tr>
<tr><td>> 10 lakhs (Applicable w.e.f 06.08.2026)</td><td>Based on Risk rating as under:
<table>
<tr><td>LR</td><td>1.05% of the loan amount</td></tr>
<tr><td>NR&MR</td><td>1.35% of the loan amount</td></tr>
<tr><td>HR</td><td>1.65% of the loan amount</td></tr>
</table></td></tr>
</table></td></tr>
<tr><td>c. Scheme for financing against rent receivables for exposures exceeding Rs. 5 crores</td><td>1% of the loan amount</td></tr>
<tr><td>d. Non fund based Working Capital limit</td><td>As applicable to FB working Capital limits.</td></tr>
<tr><td>e. Credit limits sanctioned to RRB's-</td><td>0.05% subject to ceiling of Rs.50,000/-</td></tr>
</table>

<table>
<tr><th>NATURE OF CHARGES</th><th>APPLICABLE CHARGES</th></tr>
<tr><td>f. Restructured Accounts -</td><td>Processing fee @ 0.10% of the amount restructured<br>Exceptions:<ul><li>loans upto Rs.2.00 lakhs</li><li>all agricultural loans</li><li>Housing Loans upto Rs. 20.00 lakhs</li><li>Loans to all Micro Enterprises</li><li>Loans under Govt. sponsored schemes</li></ul></td></tr>
<tr><td>g. Lead Bank Fees for Consortium/Joint Lending Arrangement</td><td>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.<table>
<tr><th>Total assessed fund based and Non-fund based limits from the consortium as a whole</th><th>Applicable Charges</th></tr>
<tr><td>Up-to 10 crores</td><td>0.30% subject to maximum of Rs. 3 lakhs</td></tr>
<tr><td>10 crores to 50 crores</td><td>0.25% subject to minimum of Rs. 3 lakhs and maximum of Rs.12.50 lakhs</td></tr>
<tr><td>Above 50 crores</td><td>0.20% subject to minimum of Rs. 12.50 lakhs and maximum of Rs.50 lakhs</td></tr>
</table></td></tr>
<tr><td>Documentation Charges -</td><td><table>
<tr><td>Upto Rs. 2 lakhs</td><td>NIL</td></tr>
<tr><td>Above Rs 2 lakhs to Rs 5 Crore</td><td>Rs 200/- per lakh subject to maximum of Rs. 25,000/-</td></tr>
<tr><td>Above Rs 5 Crore to Rs 10 Crore</td><td>Flat Rs 50,000/-</td></tr>
<tr><td>Above 10 Crore</td><td>Flat Rs 1,00,000/-</td></tr>
</table></td></tr>
</table>

<table>
<tr><th>NATURE OF CHARGES</th><th>APPLICABLE CHARGES</th></tr>
<tr><td>Mortgage Charges</td><td>
<table>
<tr><th>Exposure upto</th><th>Charges</th></tr>
<tr><td>Exposure upto Rs.10 lakhs and upto 3 mortgages</td><td>Rs.1000/-</td></tr>
<tr><td>Exposure upto Rs.10 lakhs and upto 6 mortgages</td><td>Rs.2000/-</td></tr>
<tr><td>Exposure upto Rs.10 lakhs and above 6 mortgages</td><td>Charges as per Column above +Rs.1000 per mortgage beyond 6 mortgages</td></tr>
<tr><td>Exposure from Rs.10 lakhs to Rs.1 crore upto 3 mortgages</td><td>Rs.50 per lakh min Rs.1000 and max Rs.5000 for upto 3 mortgages</td></tr>
<tr><td>Exposure from Rs.10 lakhs to Rs.1 crore upto 6 mortgages</td><td>Rs.75 per lakh min 2000 and max Rs.7500</td></tr>
<tr><td>Exposure from Rs.10 lakhs to Rs.1 crore above 6 mortgages</td><td>Charges as per Column above + Rs.1000 per mortgage beyond 6 mortgages</td></tr>
<tr><td>Exposure above 1 crore upto 3 mortgages</td><td>Rs.75 per lakh min 7500 and max Rs.25000</td></tr>
<tr><td>Exposure above Rs.1 crore upto 6 mortgages</td><td>Rs.100 per lakh min Rs.10000 and max Rs.35000</td></tr>
<tr><td>Exposure above Rs.1 crore above 6 mortgages</td><td>Charges as per Column above + Rs.1000 per mortgage beyond 6 mortgages</td></tr>
</table>
</td></tr>
<tr><td>Inspection charges</td><td>
<table>
<tr><th>Exposure upto</th><th>Charges</th></tr>
<tr><td>Upto Rs 5000/-</td><td>NIL</td></tr>
<tr><td>Above Rs 5000 to Rs 25000/-</td><td>Rs. 100/- p.a.</td></tr>
<tr><td>Above Rs. 25000/- upto Rs 10 lakhs</td><td>Rs 250/- per quarter + OPE actuals</td></tr>
<tr><td>Above Rs 10 lakhs uptoRs 10 crore</td><td>Rs 1500/- per quarter + OPE actuals</td></tr>
<tr><td>Above Rs 10 crore</td><td>Rs.2500/- per quarter + OPE</td></tr>
</table>
</td></tr>
<tr><td>Term Loan review charges</td><td>
<table>
<tr><td>Liability upto Rs.1 Crore</td><td>NIL</td></tr>
<tr><td>Liability above Rs.1 Cr.</td><td>Rs.100 per Lakh; Minimum Rs.10,000/- Maximum Rs.5 lakh</td></tr>
</table>
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.
</td></tr>
</table>

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

<table>
<tr><th>NATURE OF CHARGES</th><th>APPLICABLE CHARGES</th></tr>
<tr><td></td><td>
<table>
<tr><td>than 75%</td><td></td></tr>
<tr><td>If the average utilization during the quarter is between 50 to 75%</td><td>0.50% p.a to be recovered on entire unutilized portion on a quarterly basis</td></tr>
<tr><td>If the average utilization during the quarter is less than 50%</td><td>1.00%p.a on entire unutilized portion on a quarterly basis</td></tr>
<tr><td>For Standby Credit</td><td>Nil</td></tr>
</table>
<ul>
<li>Commitment charges shall be reckoned from the date of execution of documentation.</li>
<li>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.</li>
</ul>
In case of peak and non-peak limits the Commitment charges shall be collected as under:
<table>
<tr><td>If the Average utilization during the quarter is more than 75% of the peak/non peak limit.</td><td>No Charges</td></tr>
<tr><td>If the Average utilization during the quarter is less than 75% of the peak/non peak limit.</td><td>1.00% p.a on entire unutilized portion on a quarterly basis</td></tr>
</table>
</td></tr>
<tr><td>Solvency certificate charges:</td><td>
<table>
<tr><td>Upto Rs.1. Lakhs</td><td>Rs.750/-</td></tr>
<tr><td>1Lakhs to Rs.25 Lakhs</td><td>Rs.3000/-</td></tr>
<tr><td>Rs.25 Lakhs to Rs.50 Lakhs</td><td>Rs.6000/-</td></tr>
<tr><td>>Rs.50 Lakhs</td><td>0.10% of the solvency certificate amount, minimum of Rs.6000 and maximum of Rs.50,000</td></tr>
</table>
</td></tr>
<tr><td>NOC charges in respect of exposures of Rs. 1 crore & above</td><td>
<table>
<tr><td>Upto 10 crore</td><td>Rs 1 Lakh</td></tr>
<tr><td>Above Rs.10 Crore and upto Rs.50 Cr.</td><td>Rs.3,00,000/-</td></tr>
<tr><td>Above Rs.50 Cr.</td><td>Rs.5 Lakh</td></tr>
</table>
</td></tr>
<tr><td>NOC Charges in respect of Withdrawal of ECAI Rating</td><td>Rs 50000/- Plus applicable tax</td></tr>
<tr><td>No Dues Certificate</td><td>
<table>
<tr><td>Priority Sector Advances</td><td>Rs. 50/- per certificate.</td></tr>
<tr><td>Others</td><td>Rs. 100/- per certificate.</td></tr>
</table>
</td></tr>
</table>

| NATURE OF CHARGES | APPLICABLE CHARGES | | | |
|---|---|---|---|---|
| **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** (Applicable till 05.08.2026) | 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. |
| | **Performance BG/ Financial BG/DPG** (Applicable w.e.f 06.08.2026) | LR | ***1.55% p.a.*** | ***2.05% p.a.*** |
| | | NR &MR | ***2.10% p.a.*** | ***2.60% p.a.*** |
| | | HR | ***2.60% p.a.*** | ***3.10% 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/-<br>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.<br>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 Favouring 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 Companies to enable the | |

<table>
<tr><th>NATURE OF CHARGES</th><th colspan="3">APPLICABLE CHARGES</th></tr>
<tr><td rowspan="5"></td><td></td><td></td><td>consignee to take delivery of the goods, commission at the rate of 500 per guarantee is collected.</td></tr>
<tr><td>BG (Trade Credit)</td><td></td><td>As applicable to financial guarantees</td></tr>
<tr><td>Letter of Guarantee</td><td></td><td>0.10% of the amount with a minimum of Rs 10000 and maximum of Rs 1.50 lakhs.</td></tr>
<tr><td>SBLC for inland transactions</td><td></td><td>As applicable to other than Performance Guarantee</td></tr>
<tr><td colspan="3"><ul><li>Minimum Margin shall be 25%. If margin is reduced, additional commission of 0.25% p.a. is applicable</li><li>Minimum Commission for 3 months to be collected irrespective of amount.</li><li>A part of the quarter should be treated as full quarter for the purpose of collecting guarantee commission.</li><li>In the case of DPGs foreclosed before due-date, commission collected need not be refunded</li></ul></td></tr>
<tr><td>Inland Letters of Credit</td><td colspan="3"><table>
<tr><td colspan="2">Sight/ Usance charge</td></tr>
<tr><td>up to 7 days sight</td><td>0.20% (subject to maximum of Rs. 5.00 Lakhs)</td></tr>
<tr><td>Bills over 7 days upto 3 months sight</td><td>0.50% (subject to maximum of Rs. 15.00 Lakhs)</td></tr>
<tr><td>Bills beyond 3 months</td><td>0.50% for first 3 months (subject to maximum of Rs. 15.00 Lakhs) plus 0.30% p.m. in excess of 3 months</td></tr>
<tr><td colspan="2">and</td></tr>
<tr><td>Commitment Charges</td><td>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).</td></tr>
</table>
The above usance and commitment charges are to be collected based on the internal rating of the borrower as under:</td></tr>
</table>

<table>
<tr><th>NATURE OF CHARGES</th><th>APPLICABLE CHARGES</th></tr>
<tr><td></td><td>
<table>
<tr><th>Internal rating</th><th>Usance & Commitment Charges (As % of Normal Charges mentioned above)</th></tr>
<tr><td>LR</td><td>50%</td></tr>
<tr><td>NR & MR</td><td>75%</td></tr>
<tr><td>HR</td><td>100%</td></tr>
<tr><td>Inland LCs with 100% cash margin</td><td>25% of applicable charges (subject to maximum of Rs. 3.00 Lakhs).</td></tr>
</table>
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.
<table>
<tr><td>Amendment Charges</td><td>(i) For enhancement of amount of LC/ Period: Rs.500/- per amendment plus applicable charges as para above for the additional amount/extended period.<br>(ii) Other amendments Flat commission of Rs.500/-</td></tr>
<tr><td>Advising Charges</td><td>0.20% of the amount of LC with a minimum of Rs.500/- and maximum of Rs 2000/-.<br><br>Advising of Amendment Flat charges of Rs.500/-</td></tr>
<tr><td>Confirmation Charges</td><td>0.25% p.m. for the period of validity & Usance on the LC amount.</td></tr>
<tr><td rowspan="2">Negotiating Charges</td><td>Bills upto 2.50 lakhs - @ 0.50% with a minimum of 250/-</td></tr>
<tr><td>Bills over 2.50 lakhs - @ 0.30% with a minimum of 1500/- and maximum of10000/-</td></tr>
<tr><td>Charges for giving guarantee for discrepant documents</td><td>0.30% with a minimum of Rs.500/-.</td></tr>
<tr><td>Charges for handling discrepant documents under LC</td><td>0.25% of the bill amount with a minimum of Rs.1000 and maximum of Rs.5000 per bill.</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><th>NATURE OF CHARGES</th><th colspan="3">APPLICABLE CHARGES</th></tr>
<tr><td rowspan="4"></td><td>Charges for accepting bills under LCs</td><td colspan="2">0.30% with a minimum of Rs. 500/-</td></tr>
<tr><td>Charges for retirement of bills under LCs</td><td colspan="2">0.30% with a minimum ofRs.500/- and maximum of Rs. 30000/-.</td></tr>
<tr><td>Charges for non-payment and non acceptance of bills on presentation/on due date</td><td colspan="2">0.10% with a minimum of Rs.200/- per day.</td></tr>
<tr><td>Clean payments received under letters of credit</td><td colspan="2">A flat charge of Rs.500/- will be levied by the beneficiaries' bank for receiving clean payment and crediting beneficiaries account.</td></tr>
<tr><td>Revolving Letter of Credit</td><td colspan="3">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 maximum of Rs. 5.00 Lakhs).</td></tr>
<tr><td>Devolvement of BG & LC (both inland & foreign)</td><td colspan="3">0.10% with a minimum of Rs.200/- per day.</td></tr>
<tr><td>Letter of comfort (other than for trade credits for import into India)</td><td colspan="3">As applicable to Financial Guarantees.</td></tr>
<tr><td rowspan="5">Other Service Charges</td><td>Non-Collection of title deeds in respect of Mortgage after closure of facility</td><td colspan="2">Rs100 pm maximum Rs1000</td></tr>
<tr><td>Late payment of EMI</td><td colspan="2">Overdue interest for the delayed period</td></tr>
<tr><td>Notice Charges</td><td colspan="2">Actual + OPE</td></tr>
<tr><td rowspan="2">Charges for copy of documents</td><td>Charges if copy of documents is for submission to any statutory authority</td><td>Rs1000+ Actual Photocopying Charges</td></tr>
<tr><td>Charges if presence of bank official is</td><td>Rs.2000+ Actual Photocopying</td></tr>
</table>

<table>
<tr><th>NATURE OF CHARGES</th><th>APPLICABLE CHARGES</th></tr>
<tr><td></td><td>
<table>
<tr><td></td><td><table><tr><td>required along with the documents for obtention of photo copies</td><td>Charges</td></tr></table></td></tr>
<tr><td>Providing credit information reports</td><td>For individual customers –Rs 50<br>For Non-individual customers- Rs500</td></tr>
<tr><td>Revision in repayment schedule</td><td>Re-phasement of loans/deferment in loan instalments - 0.05% of the limit, Minimum of Rs 20,000/- and maximum Rs 1,00,000/-</td></tr>
<tr><td>Certificates</td><td>Attestation of commercial invoice at the time of negotiation /collection -First time free and for subsequent occasion Minimum charge of Rs 100/- per invoice with a minimum of Rs 250 will be levied on each occasion.</td></tr>
<tr><td>Any other charges relevant to the transaction</td><td>Actual +OPE</td></tr>
</table>
</td></tr>
<tr><td>Vetting of information memorandum/TEV report prepared by other banks/financial institutions (To be collected upfront)</td><td>
<table>
<tr><th>Loan Amount</th><th>Charges</th></tr>
<tr><td>Up-to Rs.10 Crore</td><td>Rs.50,000/-</td></tr>
<tr><td>Above Rs.10 Crore and up-to Rs.50 Crore</td><td>Rs. 1 Lakh</td></tr>
<tr><td>Above Rs.50 Crore and up-to Rs.100 Crore</td><td>Rs.2 Lakhs</td></tr>
<tr><td>Above Rs.100 Crore</td><td>Rs.3 Lakhs</td></tr>
</table>
</td></tr>
<tr><td>Waiver of project appraisal</td><td>Flat charge of Rs.1 lakh per waiver<br>(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).</td></tr>
<tr><td>Miscellaneous proposals handled by PAG / PAC(to be collected on Loan Amount)</td><td>
<table>
<tr><th>Loan Amount</th><th>Charges</th></tr>
<tr><td>Up-to Rs.10 Crore</td><td>Rs.50,000/-</td></tr>
<tr><td>Above Rs.10 Crore and up-to Rs.50 Crore</td><td>Rs. 1 Lakh</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><th>NATURE OF CHARGES</th><th>APPLICABLE CHARGES</th></tr>
<tr><td></td><td><table>
<tr><td>Above Rs.50 Crore and up-to Rs.100 Crore</td><td>Rs.2 Lakhs</td></tr>
<tr><td>Above Rs.100 Crore</td><td>Rs.3 Lakhs</td></tr>
</table></td></tr>
<tr><td>Issue of project appraisal certificates</td><td>Wherever project appraisal Certificates are issued on behalf of our customers onetime fee of Rs.15000/- should be collected per Certificate.</td></tr>
<tr><td>Charges for cancellation of bank’s lien on government securities / li policies on closure of the loan:</td><td><ul><li>Within 1 month from the date of closure of loan at the rate of Rs.250/- per instrument + OPE.</li><li>Additional Rs. 100/- per instrument per month or part thereof.</li></ul></td></tr>
<tr><td>Fee for opening / operating ESCROW / TRA accounts (To be collected upfront)</td><td><table>
<tr><th>Our share in limits</th><th>Applicable charges:</th></tr>
<tr><td>Upto Rs.5 Cr.</td><td>Rs.1 lakh p.a.</td></tr>
<tr><td>>Rs.5 Cr. &upto Rs.10 Cr.</td><td>Rs.2 lakh p.a.</td></tr>
<tr><td>>10 Cr.</td><td>Rs.5 lakh p.a.</td></tr>
</table>NEFT/RTGS charges are in addition to the above as per extant guidelines.</td></tr>
<tr><td>Capability certificate:</td><td><table>
<tr><td>Upto Rs.5 lakh</td><td>Rs.500/-</td></tr>
<tr><td>Above Rs.5 lakhs</td><td>Rs.100/- per lakh subject to a maximum of Rs.1,500/-</td></tr>
<tr><td>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</td><td>Rs 100/- Per certificate.</td></tr>
</table></td></tr>
<tr><td>Commercial Paper:</td><td><table>
<tr><th>Nature of transaction</th><th colspan="2">Charges</th></tr>
<tr><td>Issuing/Paying Agent</td><td colspan="2">0.50% (flat charges of face value of CP issue)</td></tr>
<tr><td>Allotment/redemption and sale/ purchase transactions:</td><td>CSDL</td><td>NSDL</td></tr>
<tr><td>Account maintenance</td><td>Rs.1000 p.a</td><td>Rs. 400 p.a</td></tr>
<tr><td>Transaction charges – per security - Sale/Purchase</td><td>Rs. 300</td><td>Rs. 350</td></tr>
<tr><td>Request for dematerialization -per request</td><td>Rs. 50</td><td>Rs. 50</td></tr>
</table></td></tr>
</table>

<table>
<tr>
<td>Project Appraisal Fee (to be collected on Loan Amount)</td>
<td>
<table>
<tr><th>Loan Amount</th><th>Schedule of Fees where Appraisal Report is strictly for internal use</th><th>Schedule of Fees where Appraisal Report is to be shared with the customer/ other lenders</th></tr>
<tr><td>Up-to Rs.10 Crore</td><td>0.50% of the loan amount with minimum of Rs.1 Lakh; maximum Rs.5 Lakh</td><td>1.00% of the loan amount with minimum of Rs.2 Lakh; maximum Rs.10 Lakhs</td></tr>
<tr><td>Above Rs.10 Crore and up-to<br>Rs.50 Crore</td><td>0.40% of the loan amount with minimum of Rs.5.00 Lakhs;<br>Maximum Rs.20 Lakh</td><td>0.75% of the loan amount with minimum of Rs.10.00 Lakhs;<br>Maximum Rs.37.50 lakhs</td></tr>
<tr><td>Above Rs.50 Crore and up-to<br>Rs.100<br>Crore</td><td>0.35% of the loan amount with minimum of Rs.20 Lakhs;<br>maximum Rs.35 Lakhs</td><td>0.60% of the loan amount with minimum of Rs.37.50 Lakhs; maximum Rs.60 Lakhs</td></tr>
<tr><td>Above Rs.100<br>Crore</td><td>0.30% of the loan amount with minimum of Rs.35 Lakhs Maximum of Rs.3 Cr.</td><td>0.50% of the loan amount with minimum of Rs.60 Lakhs; Maximum Rs.5 Cr.</td></tr>
</table>
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.
</td>
</tr>
<tr>
<td>NBG proposal charges</td>
<td>Rs. 5 lakh to Rs10 lakhs per proposal.</td>
</tr>
<tr>
<td>Processing charges for interest concession proposals</td>
<td>
<table>
<tr><th>Loan / limit (FB+NFB)</th><th>Amount of charges</th></tr>
<tr><td>Upto Rs. 10 crores</td><td>Rs. 5000/- + GST</td></tr>
<tr><td>Above Rs. 10 crores upto Rs. 100 crores</td><td>Flat Rs. 10000/- + GST</td></tr>
<tr><td>Above Rs. 100 crores</td><td>Flat Rs. 100000/- + GST</td></tr>
</table>
</td>
</tr>
</table>

<table>
<tr><td>Service Charges for issuing Bankers' Certificate/ Line of Credit (BC/LOC)</td><td><table><tr><th>Certificate</th><th>Applicable Charges</th></tr><tr><td>Up-to Rs.5 lakh</td><td>Rs.500/-</td></tr><tr><td>Above Rs.5 lakhs</td><td>Rs.100/- per lakh subject to a maximum of Rs. 50000/-</td></tr></table></td></tr>
<tr><td>Service Charges for replacing Fixed Deposits held as margin for LCs/Bank Guarantees</td><td>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.<br><br><u>Note:</u> Each instance of linking & de-linking of deposit shall be treated as a separate transaction.</td></tr>
</table>

*******