

Annexure-IV
Rural Banking

Sr. No.	Item	Revised Charges w.e.f. 01.01.2021																										
1.	Processing Charge	Processing Charges (Including for New Term Loans) <table border="1" data-bbox="491 360 1465 1048"> <thead> <tr> <th data-bbox="491 360 683 427">Range of limit</th> <th data-bbox="683 360 1007 427">Rural Branches</th> <th colspan="2" data-bbox="1007 360 1465 427">Other Branches</th> </tr> </thead> <tbody> <tr> <td data-bbox="491 427 683 495">Up to Rs.25000/-</td> <td data-bbox="683 427 1007 495">Nil</td> <td colspan="2" data-bbox="1007 427 1465 495">Nil</td> </tr> <tr> <td data-bbox="491 495 683 618">Above Rs.25000/- to Rs.2 Lakh@</td> <td data-bbox="683 495 1007 618">Rs.250/ per lac or part thereof</td> <td colspan="2" data-bbox="1007 495 1465 618">Rs.300 per lac or part thereof</td> </tr> <tr> <td data-bbox="491 618 683 719">Above Rs.2 Lakh to Rs.10 lakh.</td> <td data-bbox="683 618 1007 719">Rs.225/- per lakh or part thereof</td> <td colspan="2" data-bbox="1007 618 1465 719">Rs.250/- per lakh or part thereof</td> </tr> <tr> <td data-bbox="491 719 683 875">Above Rs.10.00 lakh to Rs.100.00 lakh</td> <td data-bbox="683 719 1007 875">Rs.250/- per lakh or part thereof</td> <td colspan="2" data-bbox="1007 719 1465 875">Rs.275/- per lakh or part thereof</td> </tr> <tr> <td data-bbox="491 875 683 1048">Above Rs.100 lakh</td> <td data-bbox="683 875 1007 1048">Rs.300/- per lakh or part thereof Maximum:Rs.15.00 Lakhs</td> <td colspan="2" data-bbox="1007 875 1465 1048">Rs.350/- per lakh or part thereof Maximum: Rs.15.00 Lakhs.</td> </tr> </tbody> </table>			Range of limit	Rural Branches	Other Branches		Up to Rs.25000/-	Nil	Nil		Above Rs.25000/- to Rs.2 Lakh@	Rs.250/ per lac or part thereof	Rs.300 per lac or part thereof		Above Rs.2 Lakh to Rs.10 lakh.	Rs.225/- per lakh or part thereof	Rs.250/- per lakh or part thereof		Above Rs.10.00 lakh to Rs.100.00 lakh	Rs.250/- per lakh or part thereof	Rs.275/- per lakh or part thereof		Above Rs.100 lakh	Rs.300/- per lakh or part thereof Maximum:Rs.15.00 Lakhs	Rs.350/- per lakh or part thereof Maximum: Rs.15.00 Lakhs.	
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2.	Review of Term Loan	<table border="1" data-bbox="491 1077 1465 1480"> <thead> <tr> <th data-bbox="491 1077 874 1122">Range of limit</th> <th data-bbox="874 1077 1161 1122">Rural branches</th> <th colspan="2" data-bbox="1161 1077 1465 1122">Other branches</th> </tr> </thead> <tbody> <tr> <td data-bbox="491 1122 874 1167">Up to Rs.25000/-</td> <td data-bbox="874 1122 1161 1167">Nil</td> <td colspan="2" data-bbox="1161 1122 1465 1167">Nil</td> </tr> <tr> <td data-bbox="491 1167 874 1245">Above Rs.25000/- to Rs.2 Lakh@</td> <td data-bbox="874 1167 1161 1245">Rs.350/-(flat)</td> <td colspan="2" data-bbox="1161 1167 1465 1245">Rs.400-(flat)</td> </tr> <tr> <td data-bbox="491 1245 874 1323">Above Rs.2 Lakh to Rs.10 lakh.</td> <td data-bbox="874 1245 1161 1323">Rs.1000/-(flat)</td> <td colspan="2" data-bbox="1161 1245 1465 1323">Rs.1250/-(flat)</td> </tr> <tr> <td data-bbox="491 1323 874 1402">Above Rs.10 lakh to Rs.100 lakh@</td> <td data-bbox="874 1323 1161 1402">Rs.100/- per lakh</td> <td colspan="2" data-bbox="1161 1323 1465 1402">Rs.100/- per lakh</td> </tr> <tr> <td data-bbox="491 1402 874 1480">Above Rs.100 lakh @</td> <td data-bbox="874 1402 1161 1480">Rs.90/- per lakh</td> <td colspan="2" data-bbox="1161 1402 1465 1480">Rs.90/- per lakh</td> </tr> </tbody> </table>			Range of limit	Rural branches	Other branches		Up to Rs.25000/-	Nil	Nil		Above Rs.25000/- to Rs.2 Lakh@	Rs.350/-(flat)	Rs.400-(flat)		Above Rs.2 Lakh to Rs.10 lakh.	Rs.1000/-(flat)	Rs.1250/-(flat)		Above Rs.10 lakh to Rs.100 lakh@	Rs.100/- per lakh	Rs.100/- per lakh		Above Rs.100 lakh @	Rs.90/- per lakh	Rs.90/- per lakh	
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3.	Documentation Charges	<table border="1" data-bbox="491 1509 1426 2051"> <thead> <tr> <th data-bbox="491 1509 1050 1554">Range of limit</th> <th data-bbox="1050 1509 1426 1554">Rural/Other branches</th> </tr> </thead> <tbody> <tr> <td data-bbox="491 1554 1050 1599">Up to Rs. 25000/-</td> <td data-bbox="1050 1554 1426 1599">Nil</td> </tr> <tr> <td data-bbox="491 1599 1050 1677">Above Rs.25000/- to Rs. 2 Lakh@</td> <td data-bbox="1050 1599 1426 1677">Rs. 500/-</td> </tr> <tr> <td data-bbox="491 1677 1050 1756">Above Rs. 2 Lakh to Rs. 10 lakh.</td> <td data-bbox="1050 1677 1426 1756">Rs. 2500 /=-</td> </tr> <tr> <td data-bbox="491 1756 1050 1834">Above Rs. 10 lakh to Rs. 50 lakh@</td> <td data-bbox="1050 1756 1426 1834">Rs. 5000/-</td> </tr> <tr> <td data-bbox="491 1834 1050 1912">Above Rs. 50 lakh to Rs. 100 lakh @</td> <td data-bbox="1050 1834 1426 1912">Rs. 7500/-</td> </tr> <tr> <td data-bbox="491 1912 1050 1991">Above Rs. 100 lakh to Rs. 5 Crore @</td> <td data-bbox="1050 1912 1426 1991">Rs. 10000/-</td> </tr> <tr> <td data-bbox="491 1991 1050 2051">Above Rs. 5 Crore @</td> <td data-bbox="1050 1991 1426 2051">Rs.25000/-</td> </tr> </tbody> </table>			Range of limit	Rural/Other branches	Up to Rs. 25000/-	Nil	Above Rs.25000/- to Rs. 2 Lakh@	Rs. 500/-	Above Rs. 2 Lakh to Rs. 10 lakh.	Rs. 2500 /=-	Above Rs. 10 lakh to Rs. 50 lakh@	Rs. 5000/-	Above Rs. 50 lakh to Rs. 100 lakh @	Rs. 7500/-	Above Rs. 100 lakh to Rs. 5 Crore @	Rs. 10000/-	Above Rs. 5 Crore @	Rs.25000/-								
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Note: Over & above the charges proposed, the applicable GST to be loaded while levying the Service Charges.

		Revised Charges w.e.f. 01.01.2021	
4.	Inspection Charges	Range of limit	Rural/Other branches – Charges per inspection
		Up to Rs. 25000/-	Nil
		Above Rs.25000/- to Rs. 2 Lakh@	Rs. 200/-
		Above Rs. 2 Lakh to Rs. 10 lakh.	Rs. 500/-
		Above Rs. 10 lakh to Rs. 50 lakh@	Rs. 1000/-
		Above Rs. 50 lakh to Rs. 100 lakh @	Rs. 1250/-
		Above Rs. 100 lakh to Rs. 5 Crore @	Rs. 2000/-
		Above Rs. 5 Crore @	Rs.3000/-
5.	Equitable Mortgage Charges	Range of limit	Rural/Other branches
		Up to Rs.10 lakh	Nil
		Above Rs.10 lakh to Rs,1.00 Crore	Rs.9000/-
		Above Rs.1.00 Crore but up to Rs.10 cr	Rs.15000/-
		Above Rs.10 cr but up to Rs.25 cr	Rs.20000/-
		Above Rs.25 cr	Rs.30000/=
6.	Proposal processing Charge for Non Fund Based Limits	PPC in respect of Non-fund based limits will be 50% of charges as applicable to fund based limits as mentioned above subject to the maximum cap stipulated.	
7.	KCC Service Charges	As per prevailing instruction, no service charge is applicable to KCC limit up to Rs. 3 lakh.	

***Charges for furnishing copy of Credit information Report obtained from CIC:** Please refer **Retail Banking Department Annexure** for applicable charges

Note: Over & above the charges proposed, the applicable GST to be loaded while levying the Service Charges.