

Sr No.	Item	Revised Charges w.e.f. 01.01.2021																																								
1.	Processing Charge	<p>Processing Charges (Including New / Addl. Term Loans)</p> <table border="1"> <thead> <tr> <th colspan="2">Range of limits (in lakhs)</th> <th colspan="2">Rural & Semi-Urban Branches</th> <th colspan="2">Urban & Metro Branches</th> </tr> <tr> <th>From</th> <th>To</th> <th>Charges Per Lakh</th> <th>Max. Charges (FB/NFB)</th> <th>Charges Per Lakh</th> <th>Max. Charges (FB/NFB)</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>1.00</td> <td>Nil</td> <td></td> <td>Nil</td> <td></td> </tr> <tr> <td>>1.00</td> <td></td> <td>Rs.250/-</td> <td>Rs.12,50,000/-</td> <td>Rs.300/-</td> <td>Rs.20,00,000/-</td> </tr> </tbody> </table> <p>PP Charge for Non-Fund Based Limits: 50 % of charges as applicable to Fund Based limits as mentioned above subject to the maximum cap stipulated.</p>	Range of limits (in lakhs)		Rural & Semi-Urban Branches		Urban & Metro Branches		From	To	Charges Per Lakh	Max. Charges (FB/NFB)	Charges Per Lakh	Max. Charges (FB/NFB)	0	1.00	Nil		Nil		>1.00		Rs.250/-	Rs.12,50,000/-	Rs.300/-	Rs.20,00,000/-																
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5.	Mortgage Fee	<p>(FB+NFB) Limit up to Rs.10 Lakh per borrower : Nil</p> <p>Above Rs.10 Lakh but less than Rs.50 lakh : Flat Rs.5,000/-</p> <p>Rs.50 lakh less than Rs.500 lakhs :Flat Rs.10,000/-</p> <p>Rs.500 lakhs & above : Rs.25 per lakh .</p> <p>Maximum :Rs.50,000/-</p> <p>The charge specified is applicable per instance irrespective of the number of title deeds.</p>																																								

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		<p>The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also.</p> <p>The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also.</p>
6.	Charges for Amendments/ Modification of Sanction terms	<p>For limits (FB+NFB)</p> <p>Up to Rs.1.00 Crore : NIL</p> <p>Above 1.00 Core up to 5.00 Core : Rs.7500/-</p> <p>Above 5.00 Core up to 25.00 Crores : Rs.30000/-</p> <p>Above 25.00 Core up to Rs.50.00 Crores : Rs.50000/-</p> <p>Above Rs.50.00 Crores: Rs.75000/-</p> <p>(Charges per instance)</p> <p>We enumerate the illustrative instances of Modification in "Terms & Condition of sanctions" to be effected at the request of the borrower where this charge will be levied :-</p> <p>(i)Substitution of Collateral.</p> <p>(ii) Release of Personal Guarantee/ Collateral Security.</p> <p>(iii) Interchangeability of limits.</p> <p>(iv)Change in Project/ items of machinery.</p> <p>(v)Ceding of charges on Assets.</p> <p>(vi) Repayment of Loans/ Deferment of Loan installments.</p> <p>(vii) Approvals for mergers & amalgamations).</p> <p>(viii) Any other miscellaneous credit related approvals.</p>
7.	Charges for providing credit information Reports obtained from CIC to the applicant at his request under "Own credit information Report"	Rs.50/-
8.	Prepayment Charges	<p><u>For MSEs (Micro & Small Enterprises):-</u></p> <p>For Floating Rate of Interest Loans:</p> <p>Pre-payment Charges: NIL</p> <p>For Fixed Rate of Interest Loans:</p> <p>Charges in case of Account closed from own source or Take-Over: NIL</p> <p>For limit upto Rs.50.00 lakhs : NIL</p> <p>Above Rs.50.00 lakhs: 0.50 % p.a applicable on amount prepaid for the residual period of the loan on simple interest basis.</p> <p><u>For Medium Enterprises:</u></p> <p>For Sanction Limit up to Rs.25 Crore:</p> <p>Term Loan: 0.50 % p.a applicable on amount prepaid for the residual period of the loan on simple interest basis. No foreclosure charges/prepayment charges to be levied if closed from own sources.</p> <p>For Sanction Limit above Rs.25 Crore:</p> <p>Term Loan: 1.00 % p.a applicable on amount prepaid for the residual period of the loan on simple interest basis. No foreclosure charges/prepayment charges to be levied if closed from own sources.</p>

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9.	TEVS Fee	To be charged at the rates as circulated by HO from time to time. The latest circular for TEVS fee Structure is HOBC: 113/011 dated 10.04.2019																																															
10.	Other Charges on Non Fund based limits i.e., BG Commission /LC Charges	<table border="1"> <thead> <tr> <th colspan="2"></th> <th>Existing</th> </tr> <tr> <th colspan="2"></th> <th>Commission Rates</th> </tr> <tr> <th>A.</th> <th>Financial Guarantees</th> <th>All Centres</th> </tr> </thead> <tbody> <tr> <td>A.1</td> <td>In favour of Customs/Excise/Tax Authorities towards Tax/Duties Payment, etc.</td> <td rowspan="3"> For Accounts with external credit rating of A1+:- Min 1.00% p.a. or 0.25% per quarter or part thereof. For Accounts with external rating of A1:-Min 1.40% p.a. or 0.35% per quarter or part thereof min. Rs. 5000/- </td> </tr> <tr> <td>A.2</td> <td>Favouring "Courts" for release of amounts</td> </tr> <tr> <td>A.3</td> <td>For Guaranteeing Loan Repayments</td> </tr> <tr> <td>B.</td> <td>Performance Guarantees</td> <td rowspan="2"> For Accounts with external rating of A2:-Min 1.80% p.a. or 0.45% per quarter or part thereof min. Rs. 5000/- </td> </tr> <tr> <td>B.1</td> <td>In lieu of earnest money deposit</td> </tr> <tr> <td>B.2</td> <td>In lieu of tender deposits</td> <td rowspan="2"> For Accounts with external rating of A3:-Min 2.60% p.a. or 0.65% per quarter or part thereof min. Rs. 5000/- </td> </tr> <tr> <td>B.3</td> <td>In lieu of security deposit</td> </tr> <tr> <td>B.4</td> <td>To obtain advance payments (generally exports)</td> <td rowspan="9"> For Accounts with external rating of A4 & D and unrated accounts:-Min 3.00% p.a. or 0.75% per quarter or part thereof min. Rs. 2500/- per occasion. </td> </tr> <tr> <td>B.5</td> <td>To obtain mobilisation advance (generally domestic)</td> </tr> <tr> <td>B.6</td> <td>Towards direct and indirect taxes to Govt. in respect of specific transaction</td> </tr> <tr> <td>B.7</td> <td>For direct/indirect taxes disputes with tax authorities</td> </tr> <tr> <td>B.8</td> <td>For payment for supplies/ Services made /rendered</td> </tr> <tr> <td>B.9</td> <td>For Securing Retention Amount</td> </tr> <tr> <td>B.10</td> <td>For Bidding/Tendering for Project Contracts</td> </tr> <tr> <td>B.11</td> <td>For Performance in terms of any agreed contract</td> </tr> <tr> <td></td> <td></td> <td> For Accounts with external rating of A1+:- Min 0.50% p.a. or 0.125% per quarter or part thereof. For Accounts with external rating of A1:-Min 0.80% p.a. or 0.20% per quarter or part thereof. For Accounts with external rating of A2:-Min 1.00% p.a. or 0.25% per quarter or part thereof. For Accounts with external rating of A3:-Min 1.80% p.a. or 0.45% per quarter or part thereof. For Accounts with external rating of A4 & D and unrated accounts:-Min 2.00% p.a. or 0.50% per quarter or part thereof min. Rs. 1500/- </td> </tr> </tbody> </table>				Existing			Commission Rates	A.	Financial Guarantees	All Centres	A.1	In favour of Customs/Excise/Tax Authorities towards Tax/Duties Payment, etc.	For Accounts with external credit rating of A1+:- Min 1.00% p.a. or 0.25% per quarter or part thereof. For Accounts with external rating of A1:- Min 1.40% p.a. or 0.35% per quarter or part thereof min. Rs. 5000/-	A.2	Favouring "Courts" for release of amounts	A.3	For Guaranteeing Loan Repayments	B.	Performance Guarantees	For Accounts with external rating of A2:- Min 1.80% p.a. or 0.45% per quarter or part thereof min. Rs. 5000/-	B.1	In lieu of earnest money deposit	B.2	In lieu of tender deposits	For Accounts with external rating of A3:- Min 2.60% p.a. or 0.65% per quarter or part thereof min. Rs. 5000/-	B.3	In lieu of security deposit	B.4	To obtain advance payments (generally exports)	For Accounts with external rating of A4 & D and unrated accounts:- Min 3.00% p.a. or 0.75% per quarter or part thereof min. Rs. 2500/- per occasion.	B.5	To obtain mobilisation advance (generally domestic)	B.6	Towards direct and indirect taxes to Govt. in respect of specific transaction	B.7	For direct/indirect taxes disputes with tax authorities	B.8	For payment for supplies/ Services made /rendered	B.9	For Securing Retention Amount	B.10	For Bidding/Tendering for Project Contracts	B.11	For Performance in terms of any agreed contract			For Accounts with external rating of A1+:- Min 0.50% p.a. or 0.125% per quarter or part thereof. For Accounts with external rating of A1:- Min 0.80% p.a. or 0.20% per quarter or part thereof. For Accounts with external rating of A2:- Min 1.00% p.a. or 0.25% per quarter or part thereof. For Accounts with external rating of A3:- Min 1.80% p.a. or 0.45% per quarter or part thereof. For Accounts with external rating of A4 & D and unrated accounts:- Min 2.00% p.a. or 0.50% per quarter or part thereof min. Rs. 1500/-
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		<p>Note: As per HO Branch Circular 107/133 dated 15.10.2013, in lieu of The Banking Law (amendment) Act, 2012, Non Obstante Clause (Limitation Clause) in the Bank Guarantee to provide minimum claim period of one year. On receipt of the Original Bank Guarantee from the customer after expiry date, branches can refund the commission for the remaining period e.g. if the Bank Guarantee is returned within one-three month of expiry, the commission for three quarter can be refunded to the customer.</p> <p>The delegated authority for 'Modification in Limitation Clause' is conveyed vide HO Branch Circular No. 108/137 dated 07.10.2014.</p>		

Note: In case of any other charges not detailed herein above, charges as applicable to C&IC advances will be applicable.