

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025																				
<b>1. INLAND LETTER OF CREDIT</b>																							
1.1.	Opening Charges (per LC) (Charges are inclusive of Commitment Fees and Usance charges)	<table border="1"> <thead> <tr> <th>Internal Rating</th> <th>Charges (Min Rs. 1000/- Per LC)</th> </tr> </thead> <tbody> <tr> <td>A1 to A3</td> <td>0.09% p.m. (1.08% p.a.)</td> </tr> <tr> <td>A4, B1</td> <td>0.10% p.m. (1.20% p.a.)</td> </tr> <tr> <td>B2</td> <td>0.15% p.m. (1.80% p.a.)</td> </tr> <tr> <td>B3 &amp; below</td> <td>0.20% p.m. (2.40% p.a.)</td> </tr> </tbody> </table> <p>*Subject to minimum Rs. 1000/- per LC</p> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>Wherever internal rating is not applicable, commission shall be charged as applicable to "B2 rated account".</li> <li>The period is to be calculated from the date of opening LC to the last date of its validity + usance period of bill and part of a month should be construed as a completed month.</li> </ol>	Internal Rating	Charges (Min Rs. 1000/- Per LC)	A1 to A3	0.09% p.m. (1.08% p.a.)	A4, B1	0.10% p.m. (1.20% p.a.)	B2	0.15% p.m. (1.80% p.a.)	B3 & below	0.20% p.m. (2.40% p.a.)	<table border="1"> <thead> <tr> <th>Internal Rating</th> <th>Charges (Min Rs. 1000/- Per LC)</th> </tr> </thead> <tbody> <tr> <td>A1 to A3</td> <td>0.09% p.m. (1.08% p.a.)</td> </tr> <tr> <td>A4 &amp; B1</td> <td>0.10% p.m. (1.20% p.a.)</td> </tr> <tr> <td>B2</td> <td><b>0.17% p.m. (2.04% p.a.)</b></td> </tr> <tr> <td>B3 &amp; below</td> <td><b>0.21% p.m. (2.52% p.a.)</b></td> </tr> </tbody> </table> <p>*Subject to minimum Rs. 1000/- per LC</p> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>Wherever internal rating is not applicable, commission shall be charged as applicable to "B2 rated account".</li> <li>The period is to be calculated from the date of opening LC to the last date of its validity + usance period of bill and part of a month should be construed as a completed month.</li> </ol>	Internal Rating	Charges (Min Rs. 1000/- Per LC)	A1 to A3	0.09% p.m. (1.08% p.a.)	A4 & B1	0.10% p.m. (1.20% p.a.)	B2	<b>0.17% p.m. (2.04% p.a.)</b>	B3 & below	<b>0.21% p.m. (2.52% p.a.)</b>
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1.2.	Charges for Confirmation of LC	Normal charges as mentioned in para 1.1	Normal charges as mentioned in para 1.1 <b>(No Change)</b>																				

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1.3.	Revolving Letter of Credit	Normal charges as mentioned in para 1.1	Normal charges as mentioned in para 1.1 <b>(No Change)</b>
1.4.	Advising of LC charges	0.10% subject to minimum of Rs. 1000/- and maximum of Rs. 5000/-  (Flat commission of Rs.500 for advising each amendment.)	No Change
1.5.	Charges for discrepant documents negotiated/ discounted by our bank under LC opened by our Bank or any other bank	Flat 0.30% subject to minimum of Rs. 3000/- (If payment received and credited to beneficiary account)	No Change
1.6.	Attestation Charges for Certificates/ Commercial Invoices	Rs. 50/- per invoice Min. Rs. 100/- on each occasion;	No Change

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1.7.	Clean Payment Received under LC	Rs. 500/- Flat	No Change
1.8.	Transfer Charges for Transferable LC	Rs. 1000/- Flat for each transfer	No Change
1.9.	Negotiating Charges For bills negotiated /discounted under L/C opened by our Bank or other bank	Rs. 1000/- plus interest per bill at the applicable rate of interest from the date of negotiation to the date of reimbursement of funds to the bank.	<b>0.30% of the bill amount subject to Minimum: ₹1000/- and Maximum: ₹10000/-</b> plus interest per bill at the applicable rate of interest from the date of negotiation to the date of reimbursement of funds to the bank.

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1.10.	Amendment Charges	For Extension of Validity period	Normal Charges for enhanced portion/ Extended Period of LC as mentioned in para 1.1	No Change
		For Enhancement in Value of LC		
		For Any other amendment	Rs. 500/- Flat on each Amendment	
1.11.	Charges for Letter of Credit based on Liquid Margin	At least 100% Liquid Margin	25% of normal charge	No Change
		At least 75% Liquid Margin	50% of normal charges	
		At least 50% Liquid Margin	75% of normal charges	
		Less than 50% Liquid Margin	Normal Commission	
1.12.	Postage / Out of Pocket Expenses	All out of pocket expenses such as postages, telegrams, telex, cable charges, fax etc. shall be collected from the beneficiary, unless otherwise specified.		No Change

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1.13	Payment of Bills Received under LC	<b>New Charges</b>	Bill Value	Charges per Bill					
			Upto ₹50.00 lakhs	₹1500/-					
			Above ₹50.00 lakhs	₹2000/-					
1.14	SFMS/ SWIFT India Message Charges	₹110/- per message	₹150/- per message						
<b>2. INLAND BANK GUARANTEE</b>									
2.1.	Bank Guarantees	<b>Commission On Inland Bank Guarantee</b>			<b>Commission On Inland Bank Guarantee</b>				
		<b>Upto Rs. 1.00 Crore</b>			<b>Up to Rs. 1.00 Crore</b>				
		<b>Charges (Per Annum)</b>			<b>Charges (Per Annum)</b>				
		<b>PBG</b>		<b>FBG</b>	<b>PBG</b>		<b>FBG</b>		
		2.00%		2.40%	2.40%		3.00%		
		<b>Above Rs. 1.00 Crore</b>			<b>Above Rs. 1.00 Crore</b>				
		<b>Internal Rating</b>		<b>Charges (per annum)</b>		<b>Internal Rating</b>		<b>Charges (per annum)</b>	
				<b>PBG</b>	<b>FBG</b>			<b>PBG</b>	<b>FBG</b>
		A1 to A3		1.60%	2.00%	A1 to A3		1.60%	2.00%
						A4 & B1		1.80%	2.25%

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		A4 & B1	1.80%	2.25%	B2	2.00%	2.50%
		B2	2.00%	2.50%	B3& below	2.40%	3.00%
		B3& below	2.40%	3.00%	<b>Minimum one quarter commission is chargeable and for part of a quarter, commission for full quarter shall be recovered.</b>		
		* Minimum one quarter commission has to be charged.			<b>Note:</b> Wherever internal rating is not applicable, commission for accounts above Rs. 1.00 crore shall be charged, as applicable to "B2" rated accounts.		
		<b>Note:</b> Wherever internal rating is not applicable, commission for accounts above Rs. 1.00 crore shall be charged, as applicable to "B2" rated accounts.			In cases where BG is issued for longer period and the borrower requests for recovery of commission on Annual/Qtly basis as against the stipulated policy for recovery of commission for the entire tenure of the bank guarantee + the claim period, an additional charge of 0.25% p.a. shall be applicable.		
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2.2.	Charges for Bank Guarantees based on Liquid Margin	Atleast 100% Liquid Margin	25% of normal charge		<b>Atleast 100% Liquid Margin</b>	<b>25% of normal charge</b>	
		Atleast 75% Liquid Margin	50% of normal charges		<b>Atleast 75% Liquid Margin</b>	<b>50% of normal charges</b>	

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Atleast 50% Liquid Margin	75% of normal charges						
Less than 50% Liquid Margin	Normal Commission						
2.3.	Refund on Cancellation of Guarantee	<ul style="list-style-type: none"> <li>➤ Commission to be refunded will be for full unexpired quarters only.</li> <li>➤ However, Branch should recover commission for a minimum of two quarters.</li> <li>➤ If an existing guarantee is extended for a specific period and the guarantee is being cancelled (after original tenure), commission will be refunded for full unexpired quarters</li> <li>➤ If guarantee is invoked by the beneficiary, commission charged will not be refunded.</li> </ul>	No Change				
2.4.	Bank Guarantee Counter Guaranteed by Central Government / State Government / ECGC /	50% of normal commission applicable on Bank Guarantee up to the extent of counter guarantee amount. Normal charges on guarantee amount not covered by counter guarantee.	No Change				

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	Scheduled Commercial Bank having Minimum required Regulatory CRAR including CCB												
2.5.	Commission for Stand by LC (SBLC)	Commission at par with Financial Bank Guarantee shall be charged.	No Change										
2.6	SFMS/ SWIFT India Message Charges	₹110/- per message	₹150/- per message										
2.6	Amendment in BG Clause	<b>New Charges</b>	<table border="1"> <thead> <tr> <th>BG Amount</th> <th>Charges (per instance)</th> </tr> </thead> <tbody> <tr> <td>Upto ₹10.00 Lakh</td> <td>₹500/-</td> </tr> <tr> <td>Above ₹10.00 Lakh to ₹1.00 Crore</td> <td>₹1000/-</td> </tr> <tr> <td>Above ₹1.00 Crore to ₹10.00 Crore</td> <td>₹2000/-</td> </tr> <tr> <td>Above ₹10.00 Crore</td> <td>₹5000/-</td> </tr> </tbody> </table>	BG Amount	Charges (per instance)	Upto ₹10.00 Lakh	₹500/-	Above ₹10.00 Lakh to ₹1.00 Crore	₹1000/-	Above ₹1.00 Crore to ₹10.00 Crore	₹2000/-	Above ₹10.00 Crore	₹5000/-
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<b>3. PROCESSING FEE (EXCLUDING SCHEMATIC / RETAIL CREDIT / AGRICULTURE CREDIT)</b>								
3.1.	For Fund Based / Non Fund Based Working Capital Advances (Fresh/ Renewal/ Enhancement)	<b>Exposure</b>	<b>Charges</b>	<b>Exposure</b>	<b>Charges</b>			
		Up to Rs.5/- Lakh	NIL *	Up to ₹25000	NIL*			
		Above Rs.5/- Lakh to Rs.10/- Lakh	Unified Process Fee** @0.50%	Above ₹25000 to ₹1.00 lakh	₹500/-*			
		Above ₹10/-Lakh to ₹1.00/- crore	0.35%	Above ₹1.00 Lakh to ₹5.00 Lakh	₹1200/-*			
		Above ₹1.00/- crore		Above ₹5.00 Lakh to ₹10.00 Lakh	0.60%			
		<b>Note:</b> Wherever internal rating is not applicable, effective rate shall be in the range of "A4 to B2"	<b>Internal Rating</b>	<b>Rate</b>	Above ₹10.00 Lakh to ₹1.00 Crore	0.50%, Min. ₹6000/-		
			A1 to A3	0.30%**	<b>Based on Internal Risk Rating</b>			
			A4 to B2	0.35%**	Above ₹1.00 Crore to ₹10.00 Crore	<b>Internal Rating</b>	<b>Rate</b>	
			B3 & below	0.40%**		A1 to A3	0.35%, Min. ₹0.50 Lakh	
				A4 & B1		0.45%, Min. ₹0.50 Lakh		
			B2 & below	0.50%, Min. ₹0.50 Lakh				
		*Expenses other than Processing Fees (i.e. CIC/CERSAI/Insurance etc.) shall be borne by the borrower. **No ceiling.						

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			Above ₹10.00 Crore	A1 to A3	0.30% Min. ₹3.50 Lakh
				A4 & B1	0.35% Min. ₹4.50 Lakh
				B2 & below	0.40% Min. ₹5.00 Lakh
<p><i>*Expenses other than Processing fee (i.e. CIC/ CERSAI/ Insurance etc.) shall be borne by the borrower.</i></p>					
	<p><b>Note:</b></p> <ul style="list-style-type: none"> <li>Unified Processing Fee includes all type of charges (i.e. CERSAI/Inspection/ Documentation/ NEC/ Valuation etc.). However Insurance/ State specific Stamp Duty charges on actual basis shall be borne by the borrower</li> <li>Processing fee on setting up of limits for discounting of bills backed by ILCs of PSBs/ approved banks on standalone basis shall be charged @ 25% of the card rates applicable on working capital finance, subject to a minimum of Rs. 500/-</li> </ul>		<p><b>Note:</b></p> <ul style="list-style-type: none"> <li>➤ For advances above ₹5.00 Lakh to ₹10.00 Lakh, Processing Fee includes all type of charges (i.e. CERSAI/ Inspection/ Documentation/ NEC/ Valuation etc.). However, Insurance/ State specific Stamp Duty charges on actual basis shall be borne by the borrower.</li> <li>➤ For advances above ₹10.00 Lakh to ₹1.00 Crore, Processing Fee includes Documentation &amp; Inspection Charges also.</li> <li>➤ Wherever internal rating is not applicable, processing fee above ₹1.00 crore shall be charged, as applicable to “B2” rated accounts.</li> </ul>		

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		<p><b><u>No processing charges are to be levied in following cases:</u></b></p> <ul style="list-style-type: none"> <li>● In case eligible Priority Sector Loans to SHGs / JLGs, the loan limit of Rs. 25000/- is applicable per member of the SHGs / JLGs and not to the group as a whole.</li> <li>● On setting up of limits for discounting of bills backed by bank's own ILCs on standalone basis.</li> <li>● Temporary Overdraft, Occasional Cheque / Bill Purchase (where no regular limit is there) &amp; Withdrawal against Uncleared Instruments / Cheque.</li> <li>● LC/BG issued against 100% margin in the shape of Cash/FDR/other liquid securities, where no regular limit is required to be set up/the regular limit of the borrower has already been exhausted.</li> <li>● Advances against Deposits / Specified securities (LIP / NSCs / Shares / Other Paper Securities etc.) other than Retail Schemes.</li> </ul> <p><b><u>Consortium Advances</u></b> As decided in Consortium meeting or leader bank.</p> <p><b><u>Enhancement</u></b> As per normal rates mentioned above in para 3.1 and pro rata for the relevant period so as to coincide with the expiry date of original limit.</p>	<p>➤ Processing fee on setting up of limits for discounting of bills backed by ILCs of PSBs/ approved banks on standalone basis shall be charged @ 25% of the card rates applicable on working capital finance, subject to a minimum of Rs. 500/-</p> <p><b><u>No processing charges are to be levied in following cases:</u></b></p> <ul style="list-style-type: none"> <li>➤ In case eligible Priority Sector Loans to SHGs / JLGs, the loan limit of Rs. 25000/- is applicable per member of the SHGs / JLGs and not to the group as a whole.</li> <li>➤ On setting up of limits for discounting of bills backed by bank's own ILCs on standalone basis.</li> <li>➤ Temporary Overdraft, Occasional Cheque / Bill Purchase (where no regular limit is there) &amp; Withdrawal against Uncleared Instruments / Cheque.</li> <li>➤ LC/BG issued against 100% margin in the shape of Cash/FDR/other liquid securities, where no regular limit is required to be set up/the regular limit of the borrower has already been exhausted.</li> </ul> <p>Advances against Deposits / Specified securities (LIP / NSCs / Shares</p>

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			<p><b><u>Consortium Advances</u></b></p> <p>As per decision taken in consortium meeting. However, if there is no decision in consortium meeting processing fees is to be levied as defined above.</p> <p><b><u>Enhancement</u></b></p> <p>As per normal rates mentioned above in para 3.1 and pro rata for the relevant period so as to coincide with the expiry date of original limit</p>								
3.2.	ADHOC Sanction	<ul style="list-style-type: none"> <li>150% of normal charges mentioned above in para 3.1 on the amount of Adhoc are to be charged on pro-rata basis for the period for which the Adhoc Sanction has been permitted to the borrowers.</li> <li>Additional interest of 2% shall be charged on Adhoc granted.</li> </ul>	No Change								
3.3.	Review of Limits/ Extension of validity of sanction / Short review	<table border="1"> <tr> <td data-bbox="504 978 801 1082">Review for first three months</td> <td data-bbox="801 978 1249 1082">Normal charges (as per para 3.1)</td> </tr> <tr> <td data-bbox="504 1082 801 1273">Review for second three months</td> <td data-bbox="801 1082 1249 1273">Up to Rs.10/- Lakh– Normal Charges Above Rs.10/- Lakh– 150% of Normal charges</td> </tr> </table>	Review for first three months	Normal charges (as per para 3.1)	Review for second three months	Up to Rs.10/- Lakh– Normal Charges Above Rs.10/- Lakh– 150% of Normal charges	<p>The below charges shall be applicable in accounts which are not renewed before expiry of sanction and extension in validity is permitted upto 180 days from the expiry of validity of sanction</p> <table border="1"> <thead> <tr> <th data-bbox="1301 1177 1644 1241">Extension</th> <th data-bbox="1644 1177 2107 1241">Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="1301 1241 1644 1345">Extension for first three months</td> <td data-bbox="1644 1241 2107 1345">Normal Processing Fees (as per para 3.1 above)</td> </tr> </tbody> </table>	Extension	Charges	Extension for first three months	Normal Processing Fees (as per para 3.1 above)
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Review for second three months	Up to Rs.10/- Lakh– Normal Charges Above Rs.10/- Lakh– 150% of Normal charges										
Extension	Charges										
Extension for first three months	Normal Processing Fees (as per para 3.1 above)										

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		<p><b>Note:</b></p> <p>1. The above clause shall be part of process note and sanction letter.</p> <p>2. Prorata charges for the period extended shall be levied.</p> <p>3. The above charges shall be applicable for extension in validity of sanction due to non-submission of complete renewal paper or any other reason on part of the borrower.</p>	<table border="1" data-bbox="1308 277 2101 539"> <tr> <td data-bbox="1308 277 1644 363">Extension for second three months</td> <td data-bbox="1644 277 2101 402">Up to ₹10/- Lakh– Normal Processing Fees (as per para 3.1above)</td> </tr> <tr> <td></td> <td data-bbox="1644 443 2101 539">Above ₹10/- Lakh– 150% of Normal Processing Fees.</td> </tr> </table> <p><b>Note:</b></p> <p>1. The above clause shall be part of process note and sanction letter.</p> <p>2. Prorata charges for the period extended shall be levied.</p> <p>3. The above charges shall be applicable for extension in validity of sanction due to non-submission of complete renewal paper or any other reason on part of the borrower</p>	Extension for second three months	Up to ₹10/- Lakh– Normal Processing Fees (as per para 3.1above)		Above ₹10/- Lakh– 150% of Normal Processing Fees.
Extension for second three months	Up to ₹10/- Lakh– Normal Processing Fees (as per para 3.1above)						
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3.4.	Recovery of Process Fee	Loan amount	% (Processing Fee/ Upfront fee )	No Change
		Upto Rs. 1 Crore	100% at the time of documentation	
		Above Rs. 1 Crore	50% at the time of acceptance of sanction by the borrower and remaining 50% at the time of documentation	
		<p>*Recovery of process fee should not be insisted upfront in following cases and collected on conveying sanction:</p> <ul style="list-style-type: none"> <li>✓ MUDRA /MSME loan up to Rs.10/- Lakh</li> <li>✓ Loan under Government Sponsored Scheme</li> </ul> <ul style="list-style-type: none"> <li>● Upfront fee recovered shall be forfeited after giving due notice to the borrower, In following cases               <ul style="list-style-type: none"> <li>a. The loan proposal is declined.</li> <li>b. The credit facilities sanctioned are not availed by the customer within a period of 6 months.</li> </ul> </li> <li>● <b><u>Recovery in Accounts:</u></b> <ul style="list-style-type: none"> <li>✓ In case of Exiting account, Process fee /upfront fee is to be recovered in the month of April (max. up to 31st May) for the entire year.</li> </ul> </li> </ul>		

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		<p>✓ In case of Fresh sanction / Enhancement, charges be recovered proportionately for the remaining period of financial year.</p> <p><b><u>In case of gap between expiry date of original facility and its actual renewal with or without enhancement</u></b></p> <p>✓ In case the facility is being permitted for availment, Processing Charges from the date of expiry of Limit to the date of actual renewal (with or without enhancement) as per prescribed rate should be levied on pro-rata basis.</p> <p>✓ In case the facility is being kept in abeyance during the period, no charges are to be levied.</p> <p><b><u>Process Fee /Upfront Fee for Conveying NBG Approval</u></b></p> <table border="1" data-bbox="521 1013 1245 1286"> <thead> <tr> <th data-bbox="521 1013 884 1075">Loan Amount</th> <th data-bbox="884 1013 1245 1075">Fees</th> </tr> </thead> <tbody> <tr> <td data-bbox="521 1075 884 1137">Upto ₹100.00 Crore</td> <td data-bbox="884 1075 1245 1137">₹5.00 Lakhs + GST</td> </tr> <tr> <td data-bbox="521 1137 884 1225">Above ₹100.00 Crore to ₹500.00 Crore</td> <td data-bbox="884 1137 1245 1225">₹10.00 Lakhs + GST</td> </tr> <tr> <td data-bbox="521 1225 884 1286">Above ₹500.00 Crore</td> <td data-bbox="884 1225 1245 1286">₹20.00 Lakhs + GST</td> </tr> </tbody> </table>	Loan Amount	Fees	Upto ₹100.00 Crore	₹5.00 Lakhs + GST	Above ₹100.00 Crore to ₹500.00 Crore	₹10.00 Lakhs + GST	Above ₹500.00 Crore	₹20.00 Lakhs + GST	
Loan Amount	Fees										
Upto ₹100.00 Crore	₹5.00 Lakhs + GST										
Above ₹100.00 Crore to ₹500.00 Crore	₹10.00 Lakhs + GST										
Above ₹500.00 Crore	₹20.00 Lakhs + GST										

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		<p>If the proposal is approved in NBG meeting, above mentioned charges should be recovered by branch from the customer before conveying NBG approval and if:</p> <ul style="list-style-type: none"> <li>a) Regular proposal is sanctioned and the limit has been availed/ disbursed, the recovered fee should be adjusted towards processing/upfront fee.</li> <li>b) Regular proposal has been sanctioned and but the limit is not disbursed, the fee should not be refunded.</li> <li>c) Regular proposal is not presented within 3 months, the fee should not be refunded.</li> <li>d) Regular proposal is declined, 50% of the fee should be refunded.</li> <li>e) Such charges should be conveyed to the customer before placing the proposal in NBG. In case of syndication assignments, the pricing is not to be disclosed, till mandate is received.</li> <li>f) The fee so recovered, to be adjusted while recovering balance 50% of processing/upfront fee at the time of documentation.</li> </ul>	

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<b>4. UPFRONT FEE FOR FRESH TERM LOANS / REVIEW OF TERM LOANS</b>																																																									
4.1.	Upfront Fee - Term Loans (Including DPG)	<table border="1"> <thead> <tr> <th>S N</th> <th>Exposure</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td colspan="3"><b>All advances except Agriculture</b></td> </tr> <tr> <td colspan="3"><b>Up to Rs 1.00 Crore</b></td> </tr> <tr> <td></td> <td>Up to Rs.5 Lakh</td> <td>NIL*</td> </tr> <tr> <td></td> <td>Above Rs 5 Lakh to Rs.1.00 Crore</td> <td>1.25%</td> </tr> <tr> <td colspan="3"><b>Above Rs. 1.00 Crore (Based on Internal rating)</b></td> </tr> <tr> <td></td> <td>Rating A1 to A3</td> <td>1.00%**</td> </tr> <tr> <td></td> <td>Rating A4 to B2</td> <td>1.25%**</td> </tr> <tr> <td></td> <td>Rating B3 &amp; below</td> <td>1.50%**</td> </tr> <tr> <td colspan="3">           *Expenses other than Upfront fee (i.e. CIC/ Cersai/ Insurance etc.) shall be borne by the borrower.            **No ceiling.         </td> </tr> </tbody> </table>	S N	Exposure	Charges	<b>All advances except Agriculture</b>			<b>Up to Rs 1.00 Crore</b>				Up to Rs.5 Lakh	NIL*		Above Rs 5 Lakh to Rs.1.00 Crore	1.25%	<b>Above Rs. 1.00 Crore (Based on Internal rating)</b>				Rating A1 to A3	1.00%**		Rating A4 to B2	1.25%**		Rating B3 & below	1.50%**	*Expenses other than Upfront fee (i.e. CIC/ Cersai/ Insurance etc.) shall be borne by the borrower. **No ceiling.			<table border="1"> <thead> <tr> <th colspan="2"><b>All advances except Agriculture Borrowers</b></th> </tr> <tr> <th>Exposure</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Up to ₹25000</td> <td>NIL*</td> </tr> <tr> <td>Above ₹25000 Up to ₹1.00 lakh</td> <td>500/-*</td> </tr> <tr> <td>Above ₹1.00 Lakh to ₹5.00 Lakh</td> <td>₹1200/-*</td> </tr> <tr> <td>Above ₹5.00 Lakh to ₹10.00 Lakh</td> <td>1.40%</td> </tr> <tr> <td>Above ₹10.00 Lakh to ₹1.00 Crore</td> <td>1.35%, Min. ₹14000/-</td> </tr> <tr> <th colspan="2"><b>Based on Internal Risk Rating</b></th> </tr> <tr> <td rowspan="2">Above ₹1.00 Crore to ₹10.00 Crore</td> <td>Internal Rating</td> <td>Rate</td> </tr> <tr> <td>A1 to A3</td> <td>1.05%, Min. ₹1.35 Lakh</td> </tr> <tr> <td></td> <td>A4 &amp; B1</td> <td>1.30%, Min. ₹1.35 Lakh</td> </tr> </tbody> </table>	<b>All advances except Agriculture Borrowers</b>		Exposure	Charges	Up to ₹25000	NIL*	Above ₹25000 Up to ₹1.00 lakh	500/-*	Above ₹1.00 Lakh to ₹5.00 Lakh	₹1200/-*	Above ₹5.00 Lakh to ₹10.00 Lakh	1.40%	Above ₹10.00 Lakh to ₹1.00 Crore	1.35%, Min. ₹14000/-	<b>Based on Internal Risk Rating</b>		Above ₹1.00 Crore to ₹10.00 Crore	Internal Rating	Rate	A1 to A3	1.05%, Min. ₹1.35 Lakh		A4 & B1	1.30%, Min. ₹1.35 Lakh
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S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025		
		<p>A suitable undertaking in this regard (As per Annexure-II) is to be obtained from the prospective borrower at the time of receiving the loan application</p> <p><b>Note:</b></p> <p>i. Wherever internal rating is not applicable, effective rate shall be in the range of “A4 to B2”</p> <p>ii. Upfront fee is to be recovered as a onetime fee. Where financing is in participation with financial institutions, upfront fee be levied/ shared in line with those charged by financial institutions.</p> <p>iii. The processing/evaluation fee in NABARD assisted/Refinanced Projects is to be levied as under:</p> <p>a) For advances where capital outlay of the project does not exceed Rs.2 lac, no charges be levied.</p> <p>b) Where capital outlay of the project exceeds Rs.2 lac branches may charge evaluation fee once-and-for-all (in lieu of processing fee) @ 0.60% of the capital outlay of the project. The evaluation fee covers the cost relating to pre-sanction, inspection/visit fee, legal fee for examination of title deeds,</p>		<b>B2 &amp; below</b>	<b>1.60%, Min. ₹1.35 Lakh</b>
<b>Above ₹10.00 Crore</b>	A1 to A3	1.00% <b>Min. ₹10.50 Lakh</b>			
	A4 & B1	1.25% <b>Min. ₹13.00 Lakh</b>			
	<b>B2 &amp; below</b>	1.50% <b>Min. ₹16.00 Lakh</b>			
<p><i>*Expenses other than Upfront fee (i.e. CIC/ CERSAI/ Insurance etc.) shall be borne by the borrower.</i></p>			<p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• <b>For advances above ₹5.00 Lakh to ₹10.00 Lakh, Upfront Fee includes all type of charges (i.e. CERSAI/Inspection/ Documentation/ NEC/ Valuation etc.). However, Insurance/ State specific Stamp Duty charges on actual basis shall be borne by the borrower.</b></li> <li>• <b>For advances above ₹10.00 Lakh to ₹1.00 Crore, Upfront Fee includes Documentation &amp; Inspection Charges also.</b></li> <li>• <b>Wherever internal rating is not applicable, upfront fee for exposure above ₹1.00 crore shall be charged, as applicable to “B2” rated accounts.</b></li> </ul>		

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		<p>encumbrance certificate fee etc. However, expenses relating to follow up of utilization in the form of post-sanction, supervision etc., branches may charge out of pocket expenses in addition to evaluation.”</p> <p>iv. Upfront fee in case of term loan under ‘Standup India’ is linked to disbursement and shall be recovered proportionately at every stage of disbursement.</p>	<ul style="list-style-type: none"> <li>• <b><i>The processing/evaluation fee in NABARD assisted/Refinanced Projects is to be levied as under:</i></b></li> <li>• <b><i>For advances where capital outlay of the project does not exceed Rs.2 lac, no charges be levied.</i></b></li> <li>• <b><i>Where capital outlay of the project exceeds Rs.2 lac branches may charge evaluation fee once-and-for-all (in lieu of processing fee) @ 0.60% of the capital outlay of the project. The evaluation fee covers the cost relating to pre-sanction, inspection/visit fee, legal fee for examination of title deeds, encumbrance certificate fee etc. However, expenses relating to follow up of utilization in the form of post-sanction, supervision etc., branches may charge out of pocket expenses in addition to evaluation.”</i></b></li> <li>• <b><i>Upfront fee in case of term loan under ‘Standup India’ is linked to disbursement and shall be recovered proportionately at every stage of disbursement.</i></b></li> </ul>										
4.2.	Annual Review Charges for Term Loan	<table border="1"> <thead> <tr> <th data-bbox="501 1086 725 1158">Limit</th> <th data-bbox="725 1086 1240 1158">Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="501 1158 725 1350">Up to Rs.1 Crore</td> <td data-bbox="725 1158 1240 1350"> <b><i>Standalone Term Loan:</i></b> NIL  <b><i>Other</i></b> (which are reviewed along with regular WC facility): @0.10% on outstanding </td> </tr> </tbody> </table>	Limit	Charges	Up to Rs.1 Crore	<b><i>Standalone Term Loan:</i></b> NIL <b><i>Other</i></b> (which are reviewed along with regular WC facility): @0.10% on outstanding	<table border="1"> <thead> <tr> <th data-bbox="1308 1086 1413 1158">S N</th> <th data-bbox="1413 1086 1854 1158">Limit</th> <th data-bbox="1854 1086 2078 1158">Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="1308 1158 1413 1289">a)</td> <td data-bbox="1413 1158 1854 1289">All standalone term loans, with sanctioned limit <b>up to ₹1.00 Cr.</b></td> <td data-bbox="1854 1158 2078 1289">Nil</td> </tr> </tbody> </table>	S N	Limit	Charges	a)	All standalone term loans, with sanctioned limit <b>up to ₹1.00 Cr.</b>	Nil
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S No	Particulars	Existing Charges		Revised Charges w.e.f. 01.04.2025	
		Above Rs.1 Crore	During implementation stage	@0.10%; Max. - Rs.10 Lakh.	b) Other terms loans upto ₹1.00 Cr which are reviewed along with regular WC facility @0.10% on outstanding (No Change)
			After implementation	@0.05%; Max. - Rs.5 Lakh.	c) All term loans other than retail loans, with sanctioned limit of above ₹1.00 Cr. @0.10%; Max. - ₹15 Lakh.
<b>5. COMMITMENT CHARGES</b>					<p><b>Note: The charges for annual review of Standalone Term Loan shall continue till such time the exposure of the said Term loan account is above ₹1.00 Cr.</b></p>
5.1.	Fund Based and Non-Fund Based Limit	<p><b><u>A. FOR FB + NFB LIMITS OF ABOVE Rs.1.00 CRORE:</u></b>            Commitment charges shall not be levied in cases where existing/prospective borrowers have executed documents containing the required clause for unconditional cancellation (UCC) of limits. Operative limit if fixed on the basis of QIS-I form, shall be reckoned for calculating the commitment charges.</p> <p>In case of partly drawn Term Loan, commitment charges to be levied irrespective of the fact whether the borrower has executed the necessary documents</p>		<p><b><u>A. FOR FB + NFB LIMITS OF ABOVE ₹1.00 CRORE BELOW ₹150 CRORE:</u></b>            Commitment charges shall not be levied in cases where existing/prospective borrowers have executed documents containing the required clause for unconditional cancellation (UCC) of limits. Operative limit if fixed on the basis of QIS-I form, shall be reckoned for calculating the commitment charges.</p> <p>In case of partly drawn Term Loan, commitment charges to be levied irrespective of the fact whether the borrower has executed the necessary documents containing unconditional cancellable limit clause or not.</p>	

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		<p>containing unconditional cancellable limit clause or not.</p> <p><b><u>For Fund Based Limit including Term Loans:</u></b></p> <table border="1" data-bbox="506 491 1238 821"> <thead> <tr> <th>Utilization Level</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Utilization Level less than 50%</td> <td>1% p.a.</td> </tr> <tr> <td>Utilization Level 50% to &lt; 60%</td> <td>0.50% p.a.</td> </tr> <tr> <td>Utilization Level 60% to &lt; 70%</td> <td>0.25% p.a.</td> </tr> <tr> <td>Utilization Level &gt; 70%</td> <td>NIL</td> </tr> </tbody> </table> <p><b><u>For Non-fund Based Limit:</u></b></p> <table border="1" data-bbox="506 866 1238 1034"> <thead> <tr> <th>Utilization Level</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Utilization Level below 60%</td> <td>0.25% p.a. for unutilized portion</td> </tr> </tbody> </table> <p>Unutilized portion in case of industries financed under monthly cash budget should be arrived at with reference to average utilization during the month and the monthly operative limit.</p> <p><b><u>B. FUND BASED WORKING CAPITAL LIMIT OF Rs.150 CRORE AND ABOVE FROM THE BANKING SYSTEM: IRRESPECTIVE OF</u></b></p>	Utilization Level	Charges	Utilization Level less than 50%	1% p.a.	Utilization Level 50% to < 60%	0.50% p.a.	Utilization Level 60% to < 70%	0.25% p.a.	Utilization Level > 70%	NIL	Utilization Level	Charges	Utilization Level below 60%	0.25% p.a. for unutilized portion	<p>For all fund based working capital limits, commitment charges shall be charged on undrawn portion</p> <p><b><u>For Fund Based Limit including Term Loans:</u></b></p> <table border="1" data-bbox="1323 459 2089 746"> <thead> <tr> <th>Utilization Level</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Utilization Level less than 50%</td> <td>1% p.a.</td> </tr> <tr> <td>Utilization Level 50% to &lt; 60%</td> <td>0.50% p.a.</td> </tr> <tr> <td><b>Utilization Level 60% to &lt; 80%</b></td> <td><b>0.25% p.a.</b></td> </tr> <tr> <td><b>Utilization Level &gt; 80%</b></td> <td><b>NIL</b></td> </tr> </tbody> </table> <p><b><u>For Non-fund Based Limit:</u></b></p> <table border="1" data-bbox="1323 826 2022 994"> <thead> <tr> <th>Utilization Level</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Utilization Level below 60%</td> <td>0.25% p.a. for unutilized portion</td> </tr> </tbody> </table> <p>Unutilized portion in case of industries financed under monthly cash budget should be arrived at with reference to average utilization during the month and the monthly operative limit.</p> <p><b><u>B. FUND BASED WORKING CAPITAL LIMIT OF ₹150 CRORE AND ABOVE FROM THE BANKING SYSTEM: IRRESPECTIVE OF WHETHER UNCONDITIONALLY CANCELLABLE OR NOT</u></b></p>	Utilization Level	Charges	Utilization Level less than 50%	1% p.a.	Utilization Level 50% to < 60%	0.50% p.a.	<b>Utilization Level 60% to &lt; 80%</b>	<b>0.25% p.a.</b>	<b>Utilization Level &gt; 80%</b>	<b>NIL</b>	Utilization Level	Charges	Utilization Level below 60%	0.25% p.a. for unutilized portion
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		<p><b><u>WHETHER UNCONDITIONALLY CANCELLABLE OR NOT</u></b></p> <p><b><u>For Fund Based Limit including Term Loans:</u></b></p> <table border="1" data-bbox="506 432 1240 831"> <thead> <tr> <th data-bbox="506 432 871 539">Risk Weight of Advance</th> <th data-bbox="871 432 1240 539">Charges (For Unutilized Portion)</th> </tr> </thead> <tbody> <tr> <td data-bbox="506 539 871 600">20%</td> <td data-bbox="871 539 1240 600">0.10% p.a.</td> </tr> <tr> <td data-bbox="506 600 871 660">30%</td> <td data-bbox="871 600 1240 660">0.15% p.a.</td> </tr> <tr> <td data-bbox="506 660 871 721">50%</td> <td data-bbox="871 660 1240 721">0.20% p.a.</td> </tr> <tr> <td data-bbox="506 721 871 782">100%</td> <td data-bbox="871 721 1240 782">0.40% p.a.</td> </tr> <tr> <td data-bbox="506 782 871 831">150% and above</td> <td data-bbox="871 782 1240 831">0.60% p.a.</td> </tr> </tbody> </table> <p><b><u>For Non-fund Based Limit:</u></b>  NFB Facilities of the above class of borrowers will be subjected to Commitment Charges as detailed at A above.  <i>#All unrated claims on Corporates, AFCs and NBFC-IFCs having aggregate exposure from banking system of more than INR 100 Crore which were rated earlier and subsequently have become unrated will attract a risk weight of 150%.</i></p> <p><b><u>Note:</u></b>  <b><u>a) Consortium Advances</u></b>  Charges as decided in Consortium meeting or leader bank.</p>	Risk Weight of Advance	Charges (For Unutilized Portion)	20%	0.10% p.a.	30%	0.15% p.a.	50%	0.20% p.a.	100%	0.40% p.a.	150% and above	0.60% p.a.	<p><b><u>Fund Based Limit including Term Loans:</u></b></p> <table border="1" data-bbox="1346 355 2063 676"> <thead> <tr> <th data-bbox="1346 355 1715 443">Risk Weight of Advance</th> <th data-bbox="1715 355 2063 443">Charges (for unutilized portion)</th> </tr> </thead> <tbody> <tr> <td data-bbox="1346 443 1715 491">20%</td> <td data-bbox="1715 443 2063 491">0.10% p.a.</td> </tr> <tr> <td data-bbox="1346 491 1715 539">30%</td> <td data-bbox="1715 491 2063 539">0.15% p.a.</td> </tr> <tr> <td data-bbox="1346 539 1715 587">50%</td> <td data-bbox="1715 539 2063 587">0.20% p.a.</td> </tr> <tr> <td data-bbox="1346 587 1715 635">100%</td> <td data-bbox="1715 587 2063 635">0.40% p.a.</td> </tr> <tr> <td data-bbox="1346 635 1715 676">150% and above</td> <td data-bbox="1715 635 2063 676">0.60% p.a.</td> </tr> </tbody> </table> <p><b>In case of Utilization is above 80% the above-mentioned charges shall not be applicable.</b></p> <p><b><u>For Non-fund Based Limit:</u></b>  NFB Facilities of the above class of borrowers will be subjected to Commitment Charges as detailed at A above.  <i>#All unrated claims on Corporates, AFCs and NBFC-IFCs having aggregate exposure from banking system of more than INR 100 Crore which were rated earlier and subsequently have become unrated will attract a risk weight of 150%.</i></p> <p><b><u>Note:</u></b>  <b><u>a) Consortium Advances</u></b>  Charges as decided in Consortium meeting or leader bank.  The quantum of charge should accordingly be determined by each member bank with reference to the operative/sanctioned limit allocated to it.</p>	Risk Weight of Advance	Charges (for unutilized portion)	20%	0.10% p.a.	30%	0.15% p.a.	50%	0.20% p.a.	100%	0.40% p.a.	150% and above	0.60% p.a.
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		<p>The quantum of charge should accordingly be determined by each member bank with reference to the operative/sanctioned limit allocated to it.</p> <p><b><u>b) In Multiple Banking Arrangements</u></b> The charge should be determined by each bank based on the limits sanctioned by it.</p> <p><b><u>c) For Term Loan</u></b></p> <p>i. Where the draw down is made in stages as approved by the bank, the commitment charges shall be computed on the undrawn portion reckoned with respect to the relative draw down limit fixed for the period and not with reference to the total limit.</p> <p>ii. ii) In case of partly drawn term loans where no specific draw down schedule has been prescribed/borrower has not adhered to the specific draw down schedule, the commitment charges at aforesaid rates shall be levied on entire undrawn portion.</p> <p><b><i>d) Commitment charges are to be recovered on quarterly basis</i></b></p>	<p><b><u>b) In Multiple Banking Arrangements</u></b> The charge should be determined by each bank based on the limits sanctioned by it.</p> <p><b><u>c) For Term Loan</u></b></p> <p>i. Where the draw down is made in stages as approved by the bank, the commitment charges shall be computed on the undrawn portion reckoned with respect to the relative draw down limit fixed for the period and not with reference to the total limit.</p> <p>ii. ii) In case of partly drawn term loans where no specific draw down schedule has been prescribed/borrower has not adhered to the specific draw down schedule, the commitment charges at aforesaid rates shall be levied on entire undrawn portion.</p> <p><b><i>d) Commitment charges are to be recovered on quarterly basis</i></b></p>
5.2.	Exempted Cases for Levying	<p>a. FB + NFB limits of Rs.1 Crore and below.</p> <p>b. Working capital limits sanctioned to sick / weak units/ Export Credit.</p>	No Change

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025																										
	Commitment Charges	c. Credit limits granted to commercial banks, financial institutions and co-operative banks including land development banks. d. Inland bill limits extended by way of bills purchased / discounted or overdraft / cash credit limit / sub-limit against bills for collection.																											
<b>6. DOCUMENTATION CHARGES</b>																													
6.1.	Documentation Charges Including Priority Sector Advance (Fund Based)/ (Non-Fund Based)	<table border="1" data-bbox="521 632 1261 935"> <thead> <tr> <th>Exposure</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.10 Lakh</td> <td>NIL*</td> </tr> <tr> <td>&gt; Rs.10 Lakh to Rs.1 Cr</td> <td>Rs.5000/-</td> </tr> <tr> <td>&gt; Rs.1 Cr to Rs.5 Cr</td> <td>Rs.10000/-</td> </tr> <tr> <td>&gt; Rs.5 Cr to Rs.50 Cr</td> <td>Rs.20000/-</td> </tr> <tr> <td>&gt; Rs.50 Cr</td> <td>Rs.50000/-</td> </tr> </tbody> </table> <p data-bbox="521 938 1261 1018">*Documentation charges are covered in unified process charges.</p> <ul data-bbox="566 1023 1261 1318" style="list-style-type: none"> <li>➤ In case of enhancement of the facility, Documentation Charges shall be levied on enhanced portion only.</li> <li>➤ Renewal/Review of limits: NIL</li> <li>➤ Retail/Schematic Lending: As per scheme</li> <li>➤ Loan Against 100% Liquid Securities (i.e. Bank's own deposit/ NSC/ LIP etc.): NIL</li> </ul>	Exposure	Charges	Up to Rs.10 Lakh	NIL*	> Rs.10 Lakh to Rs.1 Cr	Rs.5000/-	> Rs.1 Cr to Rs.5 Cr	Rs.10000/-	> Rs.5 Cr to Rs.50 Cr	Rs.20000/-	> Rs.50 Cr	Rs.50000/-	<table border="1" data-bbox="1323 619 2107 922"> <thead> <tr> <th>Exposure</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Up to ₹1.00 Cr</td> <td>NIL*</td> </tr> <tr> <td>&gt; ₹1.00 Cr to ₹5.00 Cr</td> <td>₹5000/-</td> </tr> <tr> <td>&gt; ₹5.00 Cr to ₹10.00 Cr</td> <td>₹10000/-</td> </tr> <tr> <td>&gt; ₹10.00 Cr to ₹50.00 Cr</td> <td>₹30000/-</td> </tr> <tr> <td>&gt; ₹50 Cr to ₹500.00 Cr</td> <td>₹50000/-</td> </tr> <tr> <td>&gt; ₹500 Cr</td> <td>₹75000/-</td> </tr> </tbody> </table> <p data-bbox="1312 935 2123 1007">*Documentation charges are covered in processing/upfront fees.</p> <ul data-bbox="1312 1018 2123 1369" style="list-style-type: none"> <li>➤ In case of enhancement of the facility, Documentation Charges shall be levied on enhanced portion only.</li> <li>➤ Renewal/Review of limits: NIL</li> <li>➤ Retail/Schematic Lending: As per scheme</li> <li>➤ Loan Against 100% Liquid Securities (i.e. Bank's own deposit/ NSC/ LIP etc.): NIL</li> <li>➤ The above-mentioned documentation charges are to be levied only once in case of term loans.</li> </ul>	Exposure	Charges	Up to ₹1.00 Cr	NIL*	> ₹1.00 Cr to ₹5.00 Cr	₹5000/-	> ₹5.00 Cr to ₹10.00 Cr	₹10000/-	> ₹10.00 Cr to ₹50.00 Cr	₹30000/-	> ₹50 Cr to ₹500.00 Cr	₹50000/-	> ₹500 Cr	₹75000/-
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		<p><b><u>Consortium Advances</u></b> Documentation charges shall be applicable in line with Consortium.</p> <p><b><u>Documentation charges on Adhoc</u></b> At par of normal documentation charges.</p>	<p><b><u>Consortium Advances</u></b> Documentation charges shall be applicable in line with Consortium.</p> <p><b><u>Documentation charges on Adhoc</u></b> At par of normal documentation charges.</p>																		
<b>7. INSPECTION / SUPERVISION CHARGES</b>																					
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		<p>2. In case of NPA account the charges shall be debited from respective charges general and also be recorded in memorandum.</p> <p>3. To be recovered per borrower entity, irrespective of number of facilities.</p> <p><b><u>Consortium Advances</u></b> As per decision taken in consortium meeting. However, if there is no decision in consortium meeting in respect of Inspection Charges, charges to be levied as per para above.</p>		<p>2. In case of NPA account the charges shall be debited from respective charges general and also be recorded in memorandum.</p> <p>3. To be recovered per borrower entity, irrespective of number of facilities.</p> <p><b><u>Consortium Advances</u></b> As per decision taken in consortium meeting. However, if there is no decision in consortium meeting in respect of Inspection Charges, charges to be levied as per para above.</p>																	
<b>8. LEAD BANK CHARGES</b>																					
8.1.	Lead Bank Charges where our Bank is the Leader Bank Under Consortium	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th data-bbox="501 849 819 1050">Aggregate Limits (FB + NFB) From The Banking System</th> <th data-bbox="819 849 1272 1050">Charge (As Percentage Of Aggregate Limits From The Banking System)</th> </tr> </thead> <tbody> <tr> <td data-bbox="501 1050 819 1193">Up to Rs. 50 Crore</td> <td data-bbox="819 1050 1272 1193">@0.30%; subject to Min Rs.5 Lakh</td> </tr> <tr> <td data-bbox="501 1193 819 1394">Above Rs. 50 Crore</td> <td data-bbox="819 1193 1272 1394">@0.25%; subject to Min Rs. 15 Lakh and Max no ceiling</td> </tr> </tbody> </table>		Aggregate Limits (FB + NFB) From The Banking System	Charge (As Percentage Of Aggregate Limits From The Banking System)	Up to Rs. 50 Crore	@0.30%; subject to Min Rs.5 Lakh	Above Rs. 50 Crore	@0.25%; subject to Min Rs. 15 Lakh and Max no ceiling	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th data-bbox="1366 849 1729 1018">Aggregate Limits (FB + NFB) from the Banking System</th> <th data-bbox="1729 849 2105 1018">Charge (As percentage of Aggregate Limits from the Banking system)</th> </tr> </thead> <tbody> <tr> <td data-bbox="1366 1018 1729 1114">Up to ₹ 50 Crore</td> <td data-bbox="1729 1018 2105 1114">@0.30%; subject to Min ₹5 Lakh</td> </tr> <tr> <td data-bbox="1366 1114 1729 1209">Above ₹ 50 Crore to ₹100 Crore</td> <td data-bbox="1729 1114 2105 1209">@0.25%; subject to Min ₹ 15 Lakh.</td> </tr> <tr> <td data-bbox="1366 1209 1729 1305">Above ₹100 Crore to ₹500 Crore</td> <td data-bbox="1729 1209 2105 1305">@0.20%; subject to Min ₹ 25 Lakh.</td> </tr> <tr> <td data-bbox="1366 1305 1729 1394">Above ₹500 Crore</td> <td data-bbox="1729 1305 2105 1394">@0.15%; subject to Min ₹ 100 Lakh</td> </tr> </tbody> </table>		Aggregate Limits (FB + NFB) from the Banking System	Charge (As percentage of Aggregate Limits from the Banking system)	Up to ₹ 50 Crore	@0.30%; subject to Min ₹5 Lakh	Above ₹ 50 Crore to ₹100 Crore	@0.25%; subject to Min ₹ 15 Lakh.	Above ₹100 Crore to ₹500 Crore	@0.20%; subject to Min ₹ 25 Lakh.	Above ₹500 Crore	@0.15%; subject to Min ₹ 100 Lakh
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S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
		<ul style="list-style-type: none"> <li>Normal charges, as applicable for accounts under Consortium Lead Bank Charge as mentioned above shall be recovered at the time of renew/review of facility.</li> </ul>	<ul style="list-style-type: none"> <li>Normal charges, as applicable for accounts under Consortium Lead Bank Charge as mentioned above shall be recovered at the time of renew/review of facility.</li> <li>Lead bank charges shall not be applicable in case of term loans.</li> </ul>
<b>9. TECHNO-ECONOMIC VIABILITY (TEV) STUDY CHARGES</b>			
S.No.	Particulars	Charges*	
9.1.	When TEV study is strictly carried out for our bank's internal use and TEV report is not shared with customer	<p><b>Conducted by bank officials</b> – Rs. 0.10% of project loan amount subject to minimum Rs. 50000 Maximum fee for the Project Loan amount above Rs. 400 Crore: Rs. 250 Lakh</p> <p><b>TEV study by Consultant</b>– Consultant fee + Rs. 15000/-</p>	No Change

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025								
9.2.	When TEV study is carried out internally and TEV report is shared with customer	<b>Conducted by bank officials</b> :- 0.15% of project loan amount subject to minimum Rs. 50000/- Maximum fee for the Project Loan amount above Rs. 400 Crore: Rs. 250 Lakh <b>By consultant</b> — Consultant fee + Rs. 15000	No Change								
9.3.	TEV Vetting Charges	Charges for <b>vetting of TEV</b> study shall be 50% of applicable TEV appraisal charges as mentioned above.	No Change								
9.4.	Waiver of TEV Study	Wherever TEV study is waived by the competent authority Upto Project cost Rs.5 cr. – Nil Above Rs. 5 cr. – Rs.50000	No Change								
*All Charges are exclusive of applicable taxes.											
<b>10. OTHER SERVICE CHARGES</b>											
10.1.	Purchase / Discount of Bills / Cheques / Drafts	<table border="1"> <thead> <tr> <th rowspan="2">(Outstation And Local)</th> <th colspan="2">Charges Per</th> </tr> <tr> <th>Cheques/ Drafts</th> <th>Bills</th> </tr> </thead> <tbody> <tr> <td>Amount up to Rs.10 Lakh</td> <td>Flat Rs.1000/-</td> <td>50% of collection</td> </tr> </tbody> </table>	(Outstation And Local)	Charges Per		Cheques/ Drafts	Bills	Amount up to Rs.10 Lakh	Flat Rs.1000/-	50% of collection	No Change
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S No	Particulars	Existing Charges			Revised Charges w.e.f. 01.04.2025
		Amount above Rs.10 Lakh	Flat Rs.3000/-	charges (as per non-credit service charges.)	
10.2.	Charges for Amendments / Modifications of Accepted Sanction Terms	<p>In addition to above charges, discount / interest* at applicable rate plus out of pocket expenses if any will be charged.</p> <p><b>*For Borrowal Accounts</b> – Rate of interest applicable for WC advance to the respective borrower.</p> <p><b>For Non-Borrowal Accounts</b> – Rate of Interest applicable to Clean OD.</p> <p>a. The charges prescribed for change in accepted terms &amp; conditions, shall be 0.05% of loan amount (Minimum ₹5,000/- and Maximum ₹10,00,000/-).</p> <p>b. These charges shall be applicable in case of amendment in terms and conditions sought by the borrower, except in CDR/restructuring cases. However, these charges should be settled before processing of papers so that repetitive requests to HO are avoided.</p> <p>Note: Change in ROI not to be considered as amendment in terms and conditions for the purpose of levying amendment charges.</p>			<p>a) The charges prescribed for change in accepted terms &amp; conditions, shall be 0.05% of loan amount (Minimum ₹5,000/- and Maximum ₹10,00,000/-).</p> <p>b) These charges shall be applicable in case of amendment in terms and conditions sought by the borrower, except in CDR/restructuring cases. However, these charges should be settled before processing of papers so that repetitive requests to HO are avoided.</p> <p>Note: <b>Change in ROI/ service charges</b> not to be considered as amendment in terms and conditions for the purpose of levying amendment charges</p>

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025						
10.3.	Revalidation of Sanction	50% of applicable Process Fee; subject to Max Rs.2.50 Lakh	<table border="1"> <thead> <tr> <th>Type of facility</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Working capital</td> <td>25% of applicable processing charges, Subject to Maximum ₹5.00 Lakh</td> </tr> <tr> <td>Term Loan</td> <td>25% of the applicable upfront fees, Subject to Maximum ₹5.00 Lakh</td> </tr> </tbody> </table>	Type of facility	Charges	Working capital	25% of applicable processing charges, Subject to Maximum ₹5.00 Lakh	Term Loan	25% of the applicable upfront fees, Subject to Maximum ₹5.00 Lakh
Type of facility	Charges								
Working capital	25% of applicable processing charges, Subject to Maximum ₹5.00 Lakh								
Term Loan	25% of the applicable upfront fees, Subject to Maximum ₹5.00 Lakh								
10.4.	Issuance of NOC for All Types i.e., Ceding First / Second Charge / Other Purpose	0.05% of limit, Min. Rs. 2000/- Max. Rs. 50,000/- However, the same shall not be applicable to consortium banking arrangement.	<p>0.05% of limit, Min. ₹ 2000/- Max. ₹ 50,000/-</p> <p><b>In case NOC is required by members of consortium for the purpose/requirement within consortium, the said charges shall not be applicable.</b></p> <p><b>However, if NOC pertains to the purpose/requirement outside consortium, the said charges shall be applicable</b></p>						
10.5.	Issuance of Solvency Certificate (Non Commercial / Commercial)	0.10% of certificate amount with a minimum of Rs.1000/- and maximum Rs.25000/-.  <b>Note:</b> Any additional certificate issued within a period of 3 months of issuance of 1st solvency certificate, only 50% of the applicable charges shall be levied.	No Change						
10.6.	Issuance of Any Other Certificate	As per Non Credit Related Service Charges	No Change						

S No	Particulars	Existing Charges		Revised Charges w.e.f. 01.04.2025																			
	i.e. No Dues, Balance Confirmation, Maintenance of Account, etc. on Behalf of Our Clients as well as Clients Referred by Other Banks Other than for Govt. Sponsored Schemes																						
10.7.	Fee For Opening / Operating TRA / ESCROW Account	<table border="1"> <thead> <tr> <th data-bbox="501 1019 913 1134">CREDIT LIMIT FROM OUR BANK</th> <th data-bbox="913 1019 1256 1134">FEE</th> </tr> </thead> <tbody> <tr> <td data-bbox="501 1134 913 1198">Up to Rs. 5 Cr</td> <td data-bbox="913 1134 1256 1198">Rs.1 Lakh p.a.</td> </tr> <tr> <td data-bbox="501 1198 913 1262">Above Rs. 5 to Rs. 10 Cr</td> <td data-bbox="913 1198 1256 1262">Rs.2 Lakh p.a.</td> </tr> <tr> <td data-bbox="501 1262 913 1326">Above Rs. 10 Cr</td> <td data-bbox="913 1262 1256 1326">Rs.5 Lakh p.a.</td> </tr> </tbody> </table>		CREDIT LIMIT FROM OUR BANK	FEE	Up to Rs. 5 Cr	Rs.1 Lakh p.a.	Above Rs. 5 to Rs. 10 Cr	Rs.2 Lakh p.a.	Above Rs. 10 Cr	Rs.5 Lakh p.a.	<p align="center"><b><u>Consortium/ Syndication/ Multiple Banking Arrangement</u></b></p> <table border="1"> <thead> <tr> <th data-bbox="1308 1121 1778 1201">Credit Limit from our Bank</th> <th data-bbox="1778 1121 2107 1201">Fee (Per Borrower)</th> </tr> </thead> <tbody> <tr> <td data-bbox="1308 1201 1778 1249">Up to ₹5 Crore</td> <td data-bbox="1778 1201 2107 1249">₹1 Lakh p.a.</td> </tr> <tr> <td data-bbox="1308 1249 1778 1297">Above ₹5 Crore to ₹10 Crore</td> <td data-bbox="1778 1249 2107 1297">₹2 Lakh p.a.</td> </tr> <tr> <td data-bbox="1308 1297 1778 1345">Above ₹10 Crore to ₹50 Crore</td> <td data-bbox="1778 1297 2107 1345">₹5 Lakh p.a.</td> </tr> <tr> <td data-bbox="1308 1345 1778 1393">Above ₹50 Crore to ₹ 100</td> <td data-bbox="1778 1345 2107 1393">₹10 Lakh p.a.</td> </tr> </tbody> </table>		Credit Limit from our Bank	Fee (Per Borrower)	Up to ₹5 Crore	₹1 Lakh p.a.	Above ₹5 Crore to ₹10 Crore	₹2 Lakh p.a.	Above ₹10 Crore to ₹50 Crore	₹5 Lakh p.a.	Above ₹50 Crore to ₹ 100	₹10 Lakh p.a.
CREDIT LIMIT FROM OUR BANK	FEE																						
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S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025											
			<table border="1"> <tr> <td data-bbox="1308 277 1778 320">Crore</td> <td data-bbox="1778 277 2107 320"></td> </tr> <tr> <td data-bbox="1308 320 1778 368">Above ₹100 Crore</td> <td data-bbox="1778 320 2107 368">₹15 Lakh p.a.</td> </tr> </table> <p data-bbox="1308 424 1742 459">Sole Banking: ₹1.00 lakh p.a.</p>		Crore		Above ₹100 Crore	₹15 Lakh p.a.						
Crore														
Above ₹100 Crore	₹15 Lakh p.a.													
10.8.	Charges for Copy of Documents for Submission to Any Statutory Authority to the Borrower	<table border="1"> <thead> <tr> <th data-bbox="521 568 916 611">Limit</th> <th data-bbox="916 568 1279 611">Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="521 611 916 654">Up to Rs. 100 Lakh</td> <td data-bbox="916 611 1279 654">Rs. 500/-</td> </tr> <tr> <td data-bbox="521 654 916 743">Over Rs. 100 Lakh</td> <td data-bbox="916 654 1279 743">Rs.1000/- plus actual photocopy charges.</td> </tr> <tr> <td data-bbox="521 743 916 914">If presence of Bank official is required along with the copy of documents</td> <td data-bbox="916 743 1279 914">Rs. 2000/- plus actual photocopy charges</td> </tr> <tr> <td data-bbox="521 914 916 1086">PS Advances including Govt. Sponsored Schemes up to Rs.25000/-</td> <td data-bbox="916 914 1279 1086">NIL</td> </tr> </tbody> </table>	Limit	Charges	Up to Rs. 100 Lakh	Rs. 500/-	Over Rs. 100 Lakh	Rs.1000/- plus actual photocopy charges.	If presence of Bank official is required along with the copy of documents	Rs. 2000/- plus actual photocopy charges	PS Advances including Govt. Sponsored Schemes up to Rs.25000/-	NIL	No Change	
Limit	Charges													
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PS Advances including Govt. Sponsored Schemes up to Rs.25000/-	NIL													
10.9.	Providing Credit Information / Opinion Including Introduction	Rs.1000/- per occasion	<table border="1"> <thead> <tr> <th data-bbox="1308 1107 1722 1150">Category</th> <th data-bbox="1722 1107 2123 1150">Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="1308 1150 1722 1193">For Individuals</td> <td data-bbox="1722 1150 2123 1193">₹1000/- per occasion</td> </tr> <tr> <td data-bbox="1308 1193 1722 1236">For Non-Individuals</td> <td data-bbox="1722 1193 2123 1236">₹1500/- per occasion</td> </tr> </tbody> </table>		Category	Charges	For Individuals	₹1000/- per occasion	For Non-Individuals	₹1500/- per occasion				
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For Individuals	₹1000/- per occasion													
For Non-Individuals	₹1500/- per occasion													

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025				
	in case of Borrowal Accounts if Provided on Request of the Borrower						
10.10.	Registration of Power of Attorney	As per Non Credit Related Service Charges	No Change				
10.11.	Handling Charges	Wherever full waiver of Processing fee or Upfront fee is permitted, 'Handling Charges' @ Rs.15 per Lakh or part thereof, subject to maximum of Rs.1 Lakh are to be recovered from borrowers availing limits of Rs.1 Crore & above, separately in lieu of Processing fee & Upfront fee.	No Change				
10.12.	Loan / Debt Syndication and Project Appraisal Charges	<table border="1"> <tbody> <tr> <td data-bbox="501 979 875 1214">i) Syndication Fees (including project appraisal, as a part of syndication assignment)</td> <td data-bbox="875 979 1256 1214">0.50% of the total project loan</td> </tr> <tr> <td data-bbox="501 1214 875 1361">ii) Project Appraisal Fees wherever appraisal is shared</td> <td data-bbox="875 1214 1256 1361">0.20% of the total project loan (to be charged in those cases)</td> </tr> </tbody> </table>	i) Syndication Fees (including project appraisal, as a part of syndication assignment)	0.50% of the total project loan	ii) Project Appraisal Fees wherever appraisal is shared	0.20% of the total project loan (to be charged in those cases)	No Change
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ii) Project Appraisal Fees wherever appraisal is shared	0.20% of the total project loan (to be charged in those cases)						

S No	Particulars	Existing Charges		Revised Charges w.e.f. 01.04.2025																					
		with other banks / SEBI and our bank does not undertake syndication assignment.	where our appraisal is being used for sanction of loan by other Banks / FIs).																						
10.13.	Fee for Underwriting Assignments	@ 0.25% of the total debt be recovered at the time of conveying our sanction. This fee is to be recovered over & above the syndication fee of 0.50% of total debt as mentioned above.		No Change																					
10.14.	Additional Jobs / Responsibilities on Behalf of Lender Banks, in respect of All Term Loans Sanctioned under Consortium / Syndication /	<table border="1" data-bbox="504 852 1254 1377"> <thead> <tr> <th data-bbox="504 852 929 924">Particulars</th> <th data-bbox="929 852 1254 924">Charges</th> </tr> </thead> <tbody> <tr> <td colspan="2" data-bbox="504 924 1254 987"><b>A. Project Implementation &amp; Monitoring Fee</b></td> </tr> <tr> <td data-bbox="504 987 929 1377">For monitoring of implementation of the project on behalf of lender members (i.e. whether the financial as well as physical progress is as per schedule, cost estimates accepted are being adhered to or not, actual promoter's</td> <td data-bbox="929 987 1254 1377">Rs.100 per Lakh p.a. on total project cost till completion of project (i.e. Rs.10,000/- per Crore) subject to maximum of Rs.7.5 Lakh p.a.</td> </tr> </tbody> </table>		Particulars	Charges	<b>A. Project Implementation &amp; Monitoring Fee</b>		For monitoring of implementation of the project on behalf of lender members (i.e. whether the financial as well as physical progress is as per schedule, cost estimates accepted are being adhered to or not, actual promoter's	Rs.100 per Lakh p.a. on total project cost till completion of project (i.e. Rs.10,000/- per Crore) subject to maximum of Rs.7.5 Lakh p.a.	<table border="1" data-bbox="1308 852 2114 1339"> <thead> <tr> <th colspan="4" data-bbox="1308 852 2114 932"><b>Project Implementation &amp; Monitoring Fee and Security Agency Fee (in addition to upfront fee)</b></th> </tr> </thead> <tbody> <tr> <td colspan="4" data-bbox="1308 932 2114 1227">For monitoring of implementation of the project on behalf of lender members (i.e. whether the financial as well as physical progress is as per schedule, cost estimates accepted are being adhered to or not, actual promoter's contribution is as was envisaged, etc.) and <b>for creation of security charged on behalf of lender members.</b></td> </tr> <tr> <td data-bbox="1308 1227 1525 1339"><b>Project cost</b></td> <td data-bbox="1525 1227 1729 1339"><b>% of Project cost</b></td> <td data-bbox="1729 1227 1919 1339"><b>Min. Amt.</b></td> <td data-bbox="1919 1227 2114 1339"><b>Max. Amt.</b></td> </tr> </tbody> </table>				<b>Project Implementation &amp; Monitoring Fee and Security Agency Fee (in addition to upfront fee)</b>				For monitoring of implementation of the project on behalf of lender members (i.e. whether the financial as well as physical progress is as per schedule, cost estimates accepted are being adhered to or not, actual promoter's contribution is as was envisaged, etc.) and <b>for creation of security charged on behalf of lender members.</b>				<b>Project cost</b>	<b>% of Project cost</b>	<b>Min. Amt.</b>	<b>Max. Amt.</b>
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S No	Particulars	Existing Charges		Revised Charges w.e.f. 01.04.2025			
	Multiple Banking Arrangement , Involving Total Term Loan Component of Rs.5 Cr and Above	contribution is as was envisaged, etc.)		Up to ₹25.00Cr	1.10%	11.00 Lakh	28.00 Lakh
		<b>B. Security Agency Fee (to be charged one time)</b> For creation of security charged on behalf of lender members		>₹25.00Cr up to ₹50.00Cr	0.85%	28.00 Lakh	40.00 Lakh
		Rs.100 per Lakh on total project loan (i.e. Rs.10,000/- per Crore) subject to maximum of Rs.5 Lakh.  In case of change in security/lenders, requiring modification in creation/ extension of mortgage/ other securities, additional 50% of the said fees are to be levied.		>₹50.00Cr up to ₹100.00Cr	0.55%	40.00 Lakh	55.00 Lakh
		Further, in cases, where both the assignments i.e. Project monitoring and Security Creation are handled by our bank as a package, charges/fee be recovered, as stipulated above subject to maximum of Rs.10 Lakh as a package deal, in the first year, in such cases. Subsequently, Project Implementation & Monitoring fee be recovered on annual basis till completion of the project.		Above ₹100.00Cr	0.30%	55.00 Lakh	To be negotiated in tune with market conditions

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
10.15.	Pre-Payment / Fore Closure of Loan in Case of Take Over i.e. Loan is Prepaid by the Non-Individual Borrower for Shifting to Other Bank / FI	<p>Pre-payment charges shall be applicable @2% of the pre-paid outstanding amount in case of Term Loans only &amp; not to other facilities such as Non Fund based, Working Capital Limits, Overdrafts etc.</p> <p>However, no prepayment charges are to be levied in the following cases</p> <ul style="list-style-type: none"> <li>➤ MSE Borrower</li> <li>➤ Floating rate term loan (Non-Business) sanctioned to Individual Borrower.</li> <li>➤ Microfinance Loans (Except Loans to NBFC-MFIs)</li> <li>➤ Loans sanctioned at fixed rate with reset clause, if the borrower exercises his option for floating rate interest at the time of reset.</li> <li>➤ Where the loans are prepaid by the borrowers from their own sources.</li> <li>➤ Where the borrower shifts to other bank within 30 days from the date of issuance of circular for upward revision in the spread to be charged in his account or change in other terms of sanction.</li> <li>➤ In case of upward revision in the interest rate due to reset of benchmark rates and the borrower informs the Bank within 30 days from</li> </ul>	

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
		<p>the date of reset &amp; shifts its account to other Bank within 90 days from the date of reset.</p> <p>➤ Where the closure of loan is on the instance of the Bank on account of size of irregularity, possibility of default in future or any other technical or other specific reasons.</p>	
10.17.	Concession Amount to be Recovered in Case of Takeover of the Account	<p>In case of account is being taken over by the other bank/FI, in addition to levying pre-payment charges, all the concession/relaxation/waiver in the service charge, ROI etc. granted since last sanction/review/renewal of the facility or sanction accepted by the borrower with such clause, whichever is earlier, in the account shall be withdrawn and respective amount shall be recovered from the borrower. The same clause shall invariably be incorporated in the sanction letter &amp; acceptance of borrower in this regard shall be obtained &amp; kept on record.</p>	
10.18	Non-payment / Non Acceptance of Demand/ usance bills of exchange	<b>New Charges</b>	<p><b>0.20% of Bill amount</b> <b>Min ₹1000/-</b></p>

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025						
	on presentation due date								
<b>11. MISCELLANEOUS EXPENSES</b>									
11.1.	Out of Pocket Expenses	All out of pocket expenses such as Registration / Modification /Satisfaction of charges with RoC, postages, telegrams, telex, cable charges, fax etc. shall be collected from the beneficiary, unless otherwise specified.							
11.2.	Credit Information Report (CIC) Charges (i.e. TU CIBIL, CRIF HighMark, Experian, Equifax)	<table border="1"> <thead> <tr> <th>Segment</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Consumer</td> <td>@ Rs.100/- per CIC</td> </tr> <tr> <td>Commercial</td> <td>@ Rs.500/- per CIC</td> </tr> </tbody> </table> <p><i>Priority Sector Loans up to Rs.25000/-: No Charges shall be recovered</i></p>	Segment	Charges	Consumer	@ Rs.100/- per CIC	Commercial	@ Rs.500/- per CIC	No Change
Segment	Charges								
Consumer	@ Rs.100/- per CIC								
Commercial	@ Rs.500/- per CIC								
11.3.	NeSL Charges	As per NeSL guidelines Available at <a href="http://www.nesl.co.in">www.nesl.co.in</a> (NeSL Home Page -> <b>IU Services -&gt; Fee Structure</b> )	No Change						

S No	Particulars	Existing Charges			Revised Charges w.e.f. 01.04.2025
11.4.	CERSAI Charges	<b>Segment</b>		<b>Charges</b>	No Change
		Creation or modification of Security Interest in favour of secured creditor		1) Up to Rs.5 Lakh – Rs.50/- 2) Above Rs.5 Lakh – Rs.100/-	
		Any application for information recorded / maintained in the Register by any person (CERSAI Search)		Rs.10/-	
		Satisfaction or Correction of any existing security interest		NIL	
11.5.	Legal Opinion / NEC Charges	<b>Exposure</b>	<b>Maximum Charges Per Property*</b>		No Change
			<b>Metro</b>	<b>Urban &amp; Semi-Urban</b>	
		Up to Rs.1 Crore	Rs.3000/-	Rs.1500/-	

S No	Particulars	Existing Charges				Revised Charges w.e.f. 01.04.2025																
		Above Rs.1 Crore	Rs.4000/ -	Rs.2500/-	Rs.150 0/-																	
11.6.	Valuation Fee	<table border="1"> <thead> <tr> <th data-bbox="504 515 1037 587">Value Of Assets*</th> <th data-bbox="1037 515 1263 587">Fee</th> </tr> </thead> <tbody> <tr> <td data-bbox="504 587 1037 651">Up to Rs. 20 Lakh</td> <td data-bbox="1037 587 1263 651">Rs. 2000/-</td> </tr> <tr> <td data-bbox="504 651 1037 715">Above Rs. 20 Lakh to Rs. 50 Lakh</td> <td data-bbox="1037 651 1263 715">Rs. 3000/</td> </tr> <tr> <td data-bbox="504 715 1037 778">Above Rs. 50 Lakh to Rs. 1 Crore</td> <td data-bbox="1037 715 1263 778">Rs. 4000/-</td> </tr> <tr> <td data-bbox="504 778 1037 842">Above Rs. 1 Crore to Rs. 5 Crore</td> <td data-bbox="1037 778 1263 842">Rs. 8000/-</td> </tr> <tr> <td data-bbox="504 842 1037 906">Above Rs. 5 Crore to Rs. 10 Crore</td> <td data-bbox="1037 842 1263 906">Rs. 12000/-</td> </tr> <tr> <td data-bbox="504 906 1037 1018">Above Rs 10 crore and upto Rs 50 crore</td> <td data-bbox="1037 906 1263 1018">Rs. 15000/-</td> </tr> <tr> <td data-bbox="504 1018 1037 1082">Above Rs. 50 Crore</td> <td data-bbox="1037 1018 1263 1082">Rs. 25000/-</td> </tr> </tbody> </table> <p data-bbox="504 1090 1263 1161">*Includes Property/Fixed Assets/Plant &amp; Machinery etc.</p> <p data-bbox="504 1169 1263 1249"><b>Note:</b> For the purpose of calculating the valuation fees also, realizable value shall be considered.</p>				Value Of Assets*	Fee	Up to Rs. 20 Lakh	Rs. 2000/-	Above Rs. 20 Lakh to Rs. 50 Lakh	Rs. 3000/	Above Rs. 50 Lakh to Rs. 1 Crore	Rs. 4000/-	Above Rs. 1 Crore to Rs. 5 Crore	Rs. 8000/-	Above Rs. 5 Crore to Rs. 10 Crore	Rs. 12000/-	Above Rs 10 crore and upto Rs 50 crore	Rs. 15000/-	Above Rs. 50 Crore	Rs. 25000/-	No Change
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S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025																				
11.7.	Levy of Cash Order / Draft / RTGS / NEFT Charges While Disbursing Term Loan	While issuing instruments for remittance of funds directly in favour of supplier, for disbursement of term loan, no charges are to be recovered for issuance of Cash Order/Draft/RTGS/ NEFT/other mode.	No Change																				
11.8	Mortgage Creation Charges	<table border="1" data-bbox="504 638 1270 957"> <thead> <tr> <th data-bbox="504 638 1016 686">Loan Amount</th> <th data-bbox="1016 638 1270 686">Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="504 686 1016 734">Up to ₹10.00 Lakh</td> <td data-bbox="1016 686 1270 734">NIL</td> </tr> <tr> <td data-bbox="504 734 1016 821">Above ₹10.00 Lakh to ₹1.00 Crore</td> <td data-bbox="1016 734 1270 821">₹5000/-</td> </tr> <tr> <td data-bbox="504 821 1016 909">Above ₹1.00 crore to ₹10.00 Crore</td> <td data-bbox="1016 821 1270 909">₹10,000/-</td> </tr> <tr> <td data-bbox="504 909 1016 957">Above ₹10.00 Crore</td> <td data-bbox="1016 909 1270 957">₹25,000/-</td> </tr> </tbody> </table> <p data-bbox="504 1181 851 1220"><b>Additional Conditions:</b></p> <p data-bbox="504 1244 1270 1332">1. Mortgage charges are applicable per instance irrespective of the number of title deeds.</p>	Loan Amount	Charges	Up to ₹10.00 Lakh	NIL	Above ₹10.00 Lakh to ₹1.00 Crore	₹5000/-	Above ₹1.00 crore to ₹10.00 Crore	₹10,000/-	Above ₹10.00 Crore	₹25,000/-	<p data-bbox="1545 638 1859 678"><b><u>Upto 3 mortgages:</u></b></p> <table border="1" data-bbox="1310 694 2101 1029"> <thead> <tr> <th data-bbox="1310 694 1729 742">Loan Amount</th> <th data-bbox="1729 694 2101 742">Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="1310 742 1729 790">Up to ₹10.00 Lakh</td> <td data-bbox="1729 742 2101 790">NIL</td> </tr> <tr> <td data-bbox="1310 790 1729 877">Above ₹10.00 Lakh to ₹1.00 Crore</td> <td data-bbox="1729 790 2101 877">₹5000/-</td> </tr> <tr> <td data-bbox="1310 877 1729 965">Above ₹1.00 crore to ₹10.00 Crore</td> <td data-bbox="1729 877 2101 965"><b>₹15,000/-</b></td> </tr> <tr> <td data-bbox="1310 965 1729 1029">Above ₹10.00 Crore</td> <td data-bbox="1729 965 2101 1029">₹25,000/-</td> </tr> </tbody> </table> <p data-bbox="1310 1045 2101 1125"><b><u>For cases, above 3 mortgages:</u> Above mentioned charges plus ₹1000 per mortgage.</b></p> <p data-bbox="1310 1165 1657 1204"><b>Additional Conditions:</b></p> <p data-bbox="1332 1236 2101 1316">1. Mortgage Charges are not to be collected when the limits are renewed at the existing levels.</p>	Loan Amount	Charges	Up to ₹10.00 Lakh	NIL	Above ₹10.00 Lakh to ₹1.00 Crore	₹5000/-	Above ₹1.00 crore to ₹10.00 Crore	<b>₹15,000/-</b>	Above ₹10.00 Crore	₹25,000/-
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S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
		<ol style="list-style-type: none"> <li>2. Mortgage Charges are not to be collected when the limits are renewed at the existing levels.</li> <li>3. The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also.</li> <li>4. Mortgage creation charges will not be applicable in case of Retail Loans.</li> <li>5. The charge is applicable for extension of equitable mortgage recorded in favor of other lenders also.</li> <li>6. No Mortgage charges to be collected in case of Registered Equitable Mortgage/Registered Simple Mortgage/ Registered Mortgage.</li> <li>7. When mortgage is created for collateral security over and above the minimum prescribed level as per bank schemes/guidelines, the sanctioning authority may waive the charges on case to case basis.</li> <li>8. No Mortgage creation charges to be collected in case of extension of charges on existing securities to cover GECL loans</li> </ol>	<ol style="list-style-type: none"> <li>2. The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also.</li> <li>3. The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also.</li> <li>4. Mortgage creation charges will not be applicable in case of Retail Loans.</li> <li>5. The charge is applicable for extension of equitable mortgage recorded in favor of other lenders also.</li> <li>6. No Mortgage charges to be collected in case of Registered Equitable Mortgage/Registered Simple Mortgage/ Registered Mortgage.</li> <li>7. When mortgage is created for collateral security over and above the minimum prescribed level as per bank schemes/guidelines, the sanctioning authority may waive the charges on case to case basis.</li> <li>8. No Mortgage creation charges to be collected in case of extension of charges on existing securities to cover GECL loans</li> </ol>
11.9	Interchangeability Between Limits	0.10% of interchangeable amount subject to minimum Rs. 2,000/- and maximum Rs. 5,00,000/-	No Change

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
11.10	Substitution/ Release of Personal Guarantee / IP/ Collateral Security	0.10% of the total loan amount* subject to minimum Rs. 5,000/- and maximum. Rs. 10,00,000/-  *The loan amount shall mean the total outstanding amount/sanctioned limit whichever is higher. However, in case of fully disbursed term loans where there is no scope for re-drawal, the loan amount shall mean the total outstanding amount.	No Change

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