

Service Charges (Excluding GST)

SL NO	Item	Proposed Charges																
1.	Processing Charge	Processing Charges for Existing/ additional/ New Working Capital limits and New Term Loans:																
		<table border="1"> <thead> <tr> <th>Range of limit</th> <th>All Branches</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.50000/-</td> <td>Nil</td> </tr> <tr> <td>Above Rs.50000/- to Rs.2 Lakh</td> <td>Rs.250/ flat</td> </tr> <tr> <td>Above Rs.2 Lakh to Rs.10 lakh.</td> <td>Rs.275/ per lac or part thereof</td> </tr> <tr> <td>Above Rs.10.00 lakh to Rs.100.00 lakh</td> <td>Rs.300/- per lakh or part thereof</td> </tr> <tr> <td>Above Rs.100 lakh</td> <td>Rs.350/- per lakh or part thereof Maximum: Rs.15.00 Lakhs</td> </tr> </tbody> </table>	Range of limit	All Branches	Up to Rs.50000/-	Nil	Above Rs.50000/- to Rs.2 Lakh	Rs.250/ flat	Above Rs.2 Lakh to Rs.10 lakh.	Rs.275/ per lac or part thereof	Above Rs.10.00 lakh to Rs.100.00 lakh	Rs.300/- per lakh or part thereof	Above Rs.100 lakh	Rs.350/- per lakh or part thereof Maximum: Rs.15.00 Lakhs				
		Range of limit	All Branches															
		Up to Rs.50000/-	Nil															
		Above Rs.50000/- to Rs.2 Lakh	Rs.250/ flat															
		Above Rs.2 Lakh to Rs.10 lakh.	Rs.275/ per lac or part thereof															
Above Rs.10.00 lakh to Rs.100.00 lakh	Rs.300/- per lakh or part thereof																	
Above Rs.100 lakh	Rs.350/- per lakh or part thereof Maximum: Rs.15.00 Lakhs																	
2.	Review of Term Loan	<table border="1"> <thead> <tr> <th>Range of limit</th> <th>All branches</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.50000/-</td> <td>Nil</td> </tr> <tr> <td>Above Rs.50000/- to Rs.10 Lakh</td> <td>Rs.350/-(flat)</td> </tr> <tr> <td>Above Rs.2 Lakh to Rs.10 lakh.</td> <td>Rs.1000/-(flat)</td> </tr> <tr> <td>Above Rs.10 lakh to Rs.100 lakh</td> <td>Rs.100/- per lakh</td> </tr> <tr> <td>Above Rs.100 lakh</td> <td>Rs.90/- per lakh</td> </tr> </tbody> </table>	Range of limit	All branches	Up to Rs.50000/-	Nil	Above Rs.50000/- to Rs.10 Lakh	Rs.350/-(flat)	Above Rs.2 Lakh to Rs.10 lakh.	Rs.1000/-(flat)	Above Rs.10 lakh to Rs.100 lakh	Rs.100/- per lakh	Above Rs.100 lakh	Rs.90/- per lakh				
		Range of limit	All branches															
		Up to Rs.50000/-	Nil															
		Above Rs.50000/- to Rs.10 Lakh	Rs.350/-(flat)															
		Above Rs.2 Lakh to Rs.10 lakh.	Rs.1000/-(flat)															
		Above Rs.10 lakh to Rs.100 lakh	Rs.100/- per lakh															
Above Rs.100 lakh	Rs.90/- per lakh																	
3.	Documentation Charges	<table border="1"> <thead> <tr> <th>Range of limit</th> <th>All Branches</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.50000/-</td> <td>Nil</td> </tr> <tr> <td>Above Rs.50000/- to Rs.2 Lakh</td> <td>Rs.500/-</td> </tr> <tr> <td>Above Rs.2 Lakh to Rs.10 lakh.</td> <td>Rs.1500 /-</td> </tr> <tr> <td>Above Rs.10 lakh to Rs.50 lakh</td> <td>Rs.2500/-</td> </tr> <tr> <td>Above Rs.50 lakh to Rs.100 lakh</td> <td>Rs.5000/-</td> </tr> <tr> <td>Above Rs.100 lakh to Rs.5 Crore</td> <td>Rs.10000/-</td> </tr> <tr> <td>Above Rs.5 Crore</td> <td>Rs.25000/-</td> </tr> </tbody> </table>	Range of limit	All Branches	Up to Rs.50000/-	Nil	Above Rs.50000/- to Rs.2 Lakh	Rs.500/-	Above Rs.2 Lakh to Rs.10 lakh.	Rs.1500 /-	Above Rs.10 lakh to Rs.50 lakh	Rs.2500/-	Above Rs.50 lakh to Rs.100 lakh	Rs.5000/-	Above Rs.100 lakh to Rs.5 Crore	Rs.10000/-	Above Rs.5 Crore	Rs.25000/-
		Range of limit	All Branches															
		Up to Rs.50000/-	Nil															
		Above Rs.50000/- to Rs.2 Lakh	Rs.500/-															
		Above Rs.2 Lakh to Rs.10 lakh.	Rs.1500 /-															
		Above Rs.10 lakh to Rs.50 lakh	Rs.2500/-															
		Above Rs.50 lakh to Rs.100 lakh	Rs.5000/-															
		Above Rs.100 lakh to Rs.5 Crore	Rs.10000/-															
Above Rs.5 Crore	Rs.25000/-																	
4.	Inspection Charges	<table border="1"> <thead> <tr> <th>Range of limit</th> <th>All branches Charges per inspection</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.50000/-</td> <td>Nil</td> </tr> <tr> <td>Above Rs.50000/- to Rs.2 Lakh</td> <td>Rs.200/-</td> </tr> <tr> <td>Above Rs.2 Lakh to Rs.10 lakh.</td> <td>Rs.500/-</td> </tr> </tbody> </table>	Range of limit	All branches Charges per inspection	Up to Rs.50000/-	Nil	Above Rs.50000/- to Rs.2 Lakh	Rs.200/-	Above Rs.2 Lakh to Rs.10 lakh.	Rs.500/-								
		Range of limit	All branches Charges per inspection															
		Up to Rs.50000/-	Nil															
		Above Rs.50000/- to Rs.2 Lakh	Rs.200/-															
Above Rs.2 Lakh to Rs.10 lakh.	Rs.500/-																	

SL NO	Item	Proposed Charges													
		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/-												
		For sanction limit above Rs.10 lakh, actual expenses or above mentioned charges whichever is higher to be recovered per visit.													
5.	Equitable Mortgage Charges	<table border="1"> <thead> <tr> <th>Range of limit</th> <th>All branches</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.10 lakh</td> <td>Nil</td> </tr> <tr> <td>Above Rs.10 lakh to Rs,1.00 Crore</td> <td>Rs.9000/-</td> </tr> <tr> <td>Above Rs.1.00 Crore but up to Rs.10 cr</td> <td>Rs.15000/-</td> </tr> <tr> <td>Above Rs.10 cr but up to Rs.25 cr</td> <td>Rs.20000/-</td> </tr> <tr> <td>Above Rs.25 cr</td> <td>Rs.30000/=</td> </tr> </tbody> </table> <p>The Charges specified is applicable per instance irrespective of number of title deeds.</p>		Range of limit	All 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/=
Range of limit	All 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.													
8.	SHG/JLG	<p>No service charges for SHG group limit upto Rs.2.50 lakh.</p> <p>For limit above Rs.2.50 lakh to upto Rs.5.00, no proposal processing charges. Other charges as applicable to agriculture loans are to be levied.</p> <p>For limit above Rs.5 lakh Proposal Processing charges and other charges as applicable to agriculture loans are to be levied.</p>													
9.	Pre-payment charges	<p>Farm Loans : NIL Charges</p> <p>For Agri. Infra. and Ancillary Activities Limit upto 50 lakh: NIL Charges.</p> <p>In case of account closed from own sources –NIL Charges</p> <p>Above Rs.50 lakh:2% flat on amount outstanding or sanctioned limit whichever is higher.</p>													

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

Note:-

CERSAI Charges, Revalidation of sanction, Charges for amendment/ modification of terms of sanction, Lead bank charges, TEV fees, Adhoc Interchangeability between different credit facilities, Non/ Delayed submission of stock /book debt statements as per sanction (HOBBC 97/103 dated 22.10.2003) are applicable as per Annexure V.