

**Charges of all Commercial Advances w.e.f 01.05.2024**

**1. Schedule of Standard processing fees:**

<b>Type of Advance</b>	<b>Facility</b>	<b>Amount ( + applicable GST)</b>
Login Fees for NTBs (Up-front Non-Refundable)	Above Rs.1 Crore and upto Rs.3 Crores Above Rs.3 Crores	Rs.2500/- Rs 5000/-
New Proposal	All funded & Non-funded limits	For NTB-0.75 % of the sanctioned amount (Min Rs.1000/-)
Review/Renewal	All funded & Non-funded limits	0.35% of the limit (Min – Rs.1000/- Max – Rs.15.00 Lakh)
Proposal for additional limits from existing units	All funded & Non-funded limits	For Existing- 0.50% of sanctioned amount. [Min- Rs.1000/-]
Review of Standalone Term Loan	Term loans	Exposure upto Rs. 300.00 Lakh – Rs. 2500/- and Exposure above Rs. 300.00 Lakh- Rs. 5000/-
Temporary Enhancement	a) Working Capital Limits b) Non-Funded Limits c) Overdraft against Property For further extension in temporary enhancement	1.00% of T/E amount
Other Requests	All funded & Non-funded limits	<ul style="list-style-type: none"> <li>• Rs.2000/- for each incidence of placing the request for exposure upto Rs.500.00 lakhs.</li> <li>• Rs.5000/- for each incidence of placing the request for exposure above Rs.500.00 and below Rs.1000.00 lakhs.</li> <li>• Rs.7500/- for each incidence of placing the request for exposure above Rs.1000.00 lakhs</li> </ul>
Request for Solvency Certificate	—	0.10% of amount (minimum Rs.500/- maximum Rs.15000)  Rs.500.00 for first copy + Rs.100 per additional copy

**2. Schedule of Standard other service charges:**

<b>Sr. No.</b>	<b>Particulars of Service Charges</b>	<b>Amount</b>	
<b>Processing charges for Revalidation of Commercial Loans</b>			
1.	Revalidation Charges	0.10% of Loan Amount Min-Rs.500/-, Max-Rs.10, 000/-	
<b>Loan Application Form Charges for Commercial Advances</b>			
2.	Commercial Loans [New Advance + Renewal]	<b>New Loan</b>	<b>Renewal</b>
		Rs.100/-	Rs.50/-
<b>Legal Charges</b>			
3a.	Legal Charges [Leviable wherever prime or collateral security is in the form of Land & Building [L&B], Property, etc.] (Per Property)	<b>Loan Amount</b>	<b>Min Charges</b>
		Up to Rs.10.00 Lakh	Rs.3000/-
		From Rs.10.00 to Rs.50.00 Lakh	Rs.7500/-
		Above Rs.50.00 Lakh	Rs.12500/-
		<b>Minimum Charges as mentioned above or At actual whichever is higher</b>	
3.b.	Legal Charges [Where existing charge on property, L&B is to be extended] (Per Property)	<b>Loan Amount</b>	<b>Min Charges</b>
		Up to Rs.50.00 Lakh	Rs.5000/-
		Above Rs.50.00 Lakh	Rs.10000/-
		<b>Minimum Charges as mentioned above or At actual whichever is higher</b>	
<b>Charges in relation to Loan Account Operation</b>			
4.	Late submission of Stock Statement (after stipulated period) For Primary as well as Collateral security	Rs. 1000/- per instance for Limit below Rs. 25.00 Lakh Rs. 2000/- per instance for limit above Rs. 25.00 Lakh	
<b>Other Operational charges</b>			
5.a	Security / unit inspection charges	<b>Within 50 Kms from Branch</b>	<b>Beyond 50 Kms from Branch</b>
		Actual Travel cost + Rs.500/-	1 <sup>st</sup> class rail / luxury bus /private veh + lodging, other exp (if overnight stay) at actual + Rs.1000/- per day
5.b.	Non-display of Bank's name board in business/ off/ factory Prem. / On machinery / vehicle.	Rs.1000/- Per instance noticed	
6.	Bills Discounting	Handling charges 0.25% Minimum Rs.500/-	

### 3. Schedule of Standard charges for non-compliance of material terms and conditions:

Sr. No.	Particulars	Penal Charges (p.a.) + applicable GST
1	Instalment/Interest of Loans remaining Overdue	2.00%
2	Overdue Bills Discounted/Overdue project Finance	2.00%
3	Non-Submission of Stock Statement	2.00%
4	Non-Renewal of Working Capital limits on due date	2.00%
5	Overdrawing in cash credit / overdraft account	2.00%
6	Failure to maintain adequate security as per terms & conditions	2.00%
7	Any adverse variance in Provisional and/or Audited Financials beyond 5% in 4 out of 5 key parameters namely, Sales, PBDIT, TNW(including non-interest bearing unsecured loans as quasi equity), Gross Block and Current Ratio effective from filing of ITR till next renewal for all commercial credit facilities ( for all commercial exposure above Rs.25.00 Lakhs)	0.50%
8	Commitment Charges on Unutilized Portion of Cash Credit / ODS /ODS Dropdown will be levied where the utilization is below 50% of the sanctioned limit for borrowers enjoying Cash – credit / ODS limits above Rs.300.00 Lakhs. (ODS against LIPs/KVPs/NSCs/Mutual Funds/Shares/any other Government Securities will not attract commitment charges) On case-to-case basis as per Terms of sanction Letter.	0.50%
9	Prepayment/Foreclosure Charges will be charged on Funded Exposure (Sanction limit of Working Capital in the form of CC/ODS and Outstanding amount of Term Loans including Undisbursed portion) for takeover by any Financial Institution/Bank/Credit Society/NBFC.	4.00% (One Time) <b>From the date of 1<sup>st</sup> disbursement:</b> Upto 24 months- 4.00%, Above 24 months upto 36 months – 3.00% and above 36 months – 2.00%
10	Non-compliance with respect to title and Security Charge creation (Mortgage/registration of charges with relevant authorities)	2.00%
11	Financial Covenants stipulated in Sanction Letter if any on case-to-case basis 0.25% per Financial Covenants	2.00% (Maximum)
12	Penal charges in case of any other irregularities noticed during the currency of credit facilities sanctioned to the applicant.	2%