

**PART-II**  
**SERVICE CHARGES ON LOANS AND ADVANCES**  
**(W.E.F. 04.03.2022)**  
**(Inclusive of GST Tax @ 18% )**

Particulars	
<b>1. PROCESSING CHARGE</b>	
1. a) Fresh Working Capital limit	<b>PRIORITY SECTOR and NON-PRIORITY SECTOR</b>
	Up to Rs. 2.00 lakh: NIL
	Above Rs. 2.00 lakh to Rs 500.00 lakh or part thereof: Rs.370/- per lakh
	Above Rs. 500.00 lakh or part thereof: Rs. 419/- per lakh. Maximum Rs.42/- lakh
1 b) For Term Loan (to be realized at the time of sanction)	<b>PRIORITY SECTOR</b>
	Up to Rs. 25,000/-: NIL
	Above Rs. 25,000/- to Rs. 20.00 crore: 1.18 % of loan
	Above Rs.20.00 crore: Rs.24.00 lac + 0.6018% of loan exceeding Rs. 20.00 Cr
	<b>NON-PRIORITY SECTOR</b>
	Up to Rs. 25,000/-: NIL
	Above Rs. 25,000/- to Rs. 20.00 crore: 1.18 % of loan
Above Rs.20.00 crore: Rs.24.00 lac + 0.6018% of loan exceeding Rs.20.00 Cr	
2. Processing Charges in case of enhancement of working capital limit.	<b>PRIORITY SECTOR &amp; NON – PRIOROTY SECTOR</b>
	Up to Rs 2.00 lakh -nil
	Above RS 2.00 Lakh to Rs 500.00 lakh or part thereof –Rs.370/- per lakh
	Above Rs 500.00 lakh and part thereof – Rs.419/- per lakh Maximum Rs 36/- lakh

**Note:** Processing Fee shall not be charged in case of 'SHISHU' Category of Loans (i.e. Loans up to Rs. 50,000/- only) under PMMY. In case of 'KISHORE' Category (i.e. Loans more than Rs. 50,000/- and up to Rs. 5.00 lac only) and 'TARUN' Category (i.e. Loans more than Rs. 5.00 lac and up to Rs. 10.00 lac only) under PMMY, Processing Fee shall be charged @ 0.59% of the sanctioned limit.

### 3. RENEWAL CHARGES

**Working capital limit  
(WITHOUT ENHANCEMENT)  
PRIORITY SECTOR & NON-PRIORITY  
SECTOR**

Up to Rs. 2.00 lakh: NIL

Above Rs. 2.00 lakh to Rs 500.00 lakh:  
Rs. 370/- per lac & part thereof

Above Rs 500.00 lakh & part thereof Rs.419/- per lakh  
Maximum Rs.10.00 lakh

**4. TERM LOAN: REVIEW/RENEWAL  
CHARGES  
(except Retail Credit & Corporate Loans)**

0.118 % of limit or part thereof Maximum  
Rs.1.18 lakh

**5. Service Charges for Loan to Corporates**

**Prepayment of Term Loan** – 1.18% of amount  
pre-paid.

**For Term Loan above Rs 5.00 crore**

Renewal/Review charges :

Rs.3.00 lakh for every renewal /review

**Term Loan and Working Capital above Rs  
25.00 crore**

(For modification in terms of sanction  
including issuance of NOC/Interest Reduction  
or any other issues that may constitute a part  
of modification.)

Rs.1.18 lakh for each modification

**6. CHARGES FOR ADHOC SANCTION: FOR PRIORITY & NON-PRIORITY SECTOR**

Up to Rs. 2.00 lakh	Rs 1180/-
Above Rs. 2.00 lakh uptoRs. 10.00 lakh	Rs.3540/-
Above Rs. 10.00 lakh uptoRs. 1.00 Crore	Rs.25960/-
Above Rs. 1.00 CroreuptoRs. 10.00 Crore	Rs 118000/-
Above Rs. 10.00 Crore	Rs. 259600/-

**7. For loans and advances against liquid instruments namely Bank's own Term Deposit, NSC, LIP, KVP, units of UTI etc.: NO PROCESSING CHARGE IS TO BE REALISED**

**8. SUPERVISION /INSPECTION CHARGES (to be realised as per terms & conditions of the respective scheme)**

Same as per circular no. AGVB/ P&D /24/OM- 92/2020-21, Dated: 30.09.2020.

**9 . GUARANTEE FEES**

Charges for both Financial & Non-Financial Guarantees with Cash Margin below 10%	@ 3.54 % per annum & Minimum 2 quarters
Charges for both Financial & Non-Financial Guarantees with Cash Margin 10% - below 20%	@ 3.24972% per annum & Minimum 2 quarters
Charges for both Financial & Non-Financial Guarantees with Cash Margin 20% - below 30%	@ 2.9618% per annum & Minimum 2 quarters
Charges for both Financial & Non-Financial Guarantees with Cash Margin 30% - below 40%	@ 2.36% per annum & Minimum 2 quarters
Charges for both Financial & Non-Financial Guarantees with Cash Margin 40% - 99%	@ 1.77944% per annum & Minimum 2 quarters

Charges for both Financial & Non-Financial Guarantees with Cash Margin 100%

@ 0.89916 % per annum & Minimum 2 quarters

### 10. MORTGAGE CHARGES

Up to Rs. 20.00 lakh	Rs. 590/- per lakh
Above Rs. 20.00 lakh to Rs. 5.00 Crore	Rs. 11,800/-
Above Rs. 5.00 crore	Rs. 23,600/-

**Note :** Where Mortgage charges are realised, Documentation charges are not to be realised.

### 11. DOCUMENTATION CHARGES

Up to Rs. 25000/-	NIL
Above Rs. 25,000.00 to Rs. 50,000/-	Rs. 236/-
Above Rs. 50,000/- to Rs. 2.00 lakh	Rs. 1416/-
Above Rs. 2.00 lakh to Rs. 5.00 lakh	Rs. 3304/-
Above Rs. 5.00 lakh to Rs. 20.00 lakh	Rs. 3540/-
Above Rs. 20.00 lakh to Rs. 1.00 crore	Rs. 5900/-
Above Rs. 1.00 crore to Rs. 5.00 crore	Rs. 8260/-
Above Rs. 5.00 crore	Rs. 23600/-

**Note :** (i) Where Mortgage charges are realized, Documentation Charges are not to be realized (ii) Actual Legal vetting charges are to be realised.

### 12. COMMITMENT CHARGES

<p><b>Term Loan:</b> All the existing and future borrowal accounts with overall credit limit of Rs. 1.00 crore and above</p>	<p>0.59 % per annum on the balance of Term Loan remaining undrawn vis-à-vis the draw down schedule for more than 90 days.</p> <p>To be realized at the end of each quarter (Jun, Sep, Dec, Mar)</p>
<p><b>Working Capital (Both Fund &amp; Non Fund Based):</b> All the existing and future borrowal accounts with overall credit limit of Rs. 1.00 crore and above.</p>	<p>(i) 0.59% per annum on the undrawn part, if average utilization during a quarter is below 80% and up to 60% of both fund &amp; non fund based overall working capital limit.</p> <p>To be realized at the end of each quarter (Jun, Sep, Dec, Mar)</p>
	<p>(ii) 0.885% per annum on un-availed portion, if average utilization during a quarter is below 60% of both fund &amp; non-fund based overall working capital limit.</p> <p>To be realized at the end of each quarter (Jun, Sep, Dec, Mar)</p>
<p><b>(13) Prepayment of Term Loan</b> (Except floating rate term loan of Individual borrower and Retail Credit)</p>	<p>Upto Rs 10 lakh - Nil</p> <p>Above Rs 10 lakh – if loan is taken over Prepayment charges @1.18 % to be realised</p>
<p><b>(14) Charges for giving copies of documents</b> (Copies if sought by the customer)</p>	<p>Charges for copy of the documents for submission to any statutory authority – Actual photocopying charges + Rs.1180/-</p>
<p><b>(15) Providing credit report at the request of client</b></p>	<p>Rs.1180/- per occasion</p>

**SERVICE CHARGE ON RETAIL CREDIT PRODUCTS.****16. PROCESSING FEE**

Housing Loan	0.35% of loan amount Minimum Rs 1180/-, Maximum Rs 17700/-
Mortgage Loan	1.18%
Trade Credit	1.18%
Consumer Loan	0.59%
Car Loan	0.25% of Loan Amount
	0.59% of Loan Amount Minimum. Rs.590/-, Maximum Rs.11,800/-
Two Wheeler Loan	0.50% of Loan Amount
	Minimum. Rs 590/-, Maximum Rs 1,180/-
Gold Loan	0.75% of Loan Amount
	Minimum. Rs 590/-, Maximum Rs 1,770/-
Personal Loan for salaried person	1.18%
Education Loan (INLAND)	NIL
Education Loan (ABROAD)	1.0 % of the Loan Amount Minimum: Rs 11800/-

**17. PRE-PAYMENT CHARGE FOR RETAIL CREDIT**

<b>Housing Loan Scheme</b>	Fixed Rate of Interest: In case of takeover of Loan by Banks/FIs & Housing Finance Cos., 2.36% prepayment charge shall be levied. But no prepayment charge will be levied if prepayment is made out of own source of Fund.  Floating Rate of Interest: No prepayment charge irrespective of source of fund in case of Floating Rate of Interest.
<b>Trade Credit Scheme</b>	2.36 % of the outstanding balance of the loan amount

**No Processing & Documentation charge for loan against BANK'S OWN TD, NSC, KVP S.V. OF LIP etc.**

**18. Consortium leader fees**

<b>Service Charge</b>	Not less than 0.413 % per annum on fund based WC Limits extended by the consortium, Maximum Rs.77/-lakh.
<b>19.Revalidation of Sanction</b>	For Credit limits upto Rs.1.00 crore : 0.295% of limits
	For Credit limits above Rs 1.00 crore - 0.295% of limits Maximum – Rs 1.18 Lakh

<b>20.Charges if presence of bank official is required along with the documents for photo copies</b>	Actual photocopying charges + Rs.2360 + Out of pocket expenses		
<b>21.Charges for cancellation of Bank's lien on Government Securities /LIC policies on closure of the Loan.</b>	Within one month from the date of closure of the loan at the rate of Rs 118/- per instrument + out of pocket expenses.		
<b>22. Renewal of Guarantee</b>	The charges are same as those applicable for issuance of fresh guarantees,except that the claim period is not charged for ,if the renewal is effected before the expiry date of original guarantee.  In essence the charges should be on total final claim including the enhanced period plus claim period.		
<b>23. Charges for amendment /modification of sanction terms and for issuing NOC.</b>	UptoRs 1.00 crore –Rs.10030/- per modification.		
	Above Rs 1.00 Crore to Rs 5.00 crore – Rs 20060/- per modification.		
	Above Rs 5.00 crore to Rs 25.00 crore – Rs 1.18 lakh per modification		
	Above Rs 25.00crore -- 0.236% per modification subject to Maximum Rs 15.34 lakh.		
<b>24. CIBIL, CRIF High Mark, Experian / Equifax &amp; CERSAI verification Charges</b>	Particulars	Individual	Commercial
	CIBIL	Rs.62/-	Rs.1,298/-
	CRIF High Mark	Rs.24/-	Rs.944/-
	Experian / Equifax	Rs.42/-	Rs.944/-
	CERSAI	Rs.248/-	