

Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)															
01	Proposal Processing Fees	<p>Processing Fee: (Inclusive of Proposal Processing/ Documentation Charges/ Inspection Charges/ Mortgage Fee) <i>*For Schematic Products: As per the scheme guidelines</i></p>															
		<p>01. Fund Based Limits</p>															
		<p>01.01 New/Enhancement</p>															
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		<p>For cases of enhancement, the enhanced portion should be considered for referring to the above matrix.</p>															
		<p>01.02 Review</p>															
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	TOL/TOD charges	<p>02. Non Fund Based Limits: New/Enhancement/Review</p> <ul style="list-style-type: none"> ➤ 50% of charges as applicable to FB Limits matrix as above <ul style="list-style-type: none"> ➤ PPC is exempted for Casual NFB exposures (LC/BG) secured by cash margin of 100% or more. ➤ No charges are to be levied for loan against TDR, KVP, NSC etc. as the same is against borrower's deposits. ➤ Out of pocket charges to be recovered on actual basis. <p>TOLs/TODs charges on every instance:</p> <table border="1"> <tr> <td>Up to Rs.25000/-</td> <td>Rs.100/-</td> </tr> <tr> <td>Above Rs.25000/- up to Rs.100 lakhs :</td> <td>0.05% of the TOL/TOD amount min Rs.500/-</td> </tr> <tr> <td>Over Rs.100 lakhs</td> <td>0.05% of the TOL/TOD amount min Rs.5000/- (Maximum: No Capping)</td> </tr> </table> <p>No charges to be levied in the cases where the TOL/TOD is settled before close of business hours (same day).</p>	Up to Rs.25000/-	Rs.100/-	Above Rs.25000/- up to Rs.100 lakhs :	0.05% of the TOL/TOD amount min Rs.500/-	Over Rs.100 lakhs	0.05% of the TOL/TOD amount min Rs.5000/- (Maximum: No Capping)
Up to Rs.25000/-	Rs.100/-							
Above Rs.25000/- up to Rs.100 lakhs :	0.05% of the TOL/TOD amount min Rs.500/-							
Over Rs.100 lakhs	0.05% of the TOL/TOD amount min Rs.5000/- (Maximum: No Capping)							
02	Annual Review Of Term Loans	As per Para -01.02 Review						
03	Documentation Charges	NIL						
04	Inspection Charges Per visit	NIL						
05	Mortgage Fee	NIL						



Service Charges (Excluding GST)

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06	Charges for Amendments/ Modification of Sanction terms	<table border="1"> <thead> <tr> <th>Sanction Limit</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 100 lakhs</td> <td>NIL</td> </tr> <tr> <td>Above Rs. 100 lakhs to Rs. 500 lakhs</td> <td>Rs. 7,500/-</td> </tr> <tr> <td>Above Rs. 500 lakhs to Rs. 2500 lakhs</td> <td>Rs. 30,000/-</td> </tr> <tr> <td>Above Rs. 2500 lakhs to Rs. 5000 Lakhs</td> <td>Rs. 50,000/-</td> </tr> <tr> <td>Above Rs. 5000 Lakhs</td> <td>Rs. 75,000/-</td> </tr> </tbody> </table> <p>Charges are per instance of amendment/modification</p> <p>The illustrative instances of Modification in "Terms & Condition of sanctions" to be effected at the request of the borrower where this charge will be levied:- (i) Substitution of Collateral. (ii) Release of Personal Guarantee/ Collateral Security. (iii) Interchangeability of limits. (iv) Change in Project/ items of machinery. (v) Ceding of charges on Assets. (vi) Rephasement of Loans/ Deferment of Loan installments. (vii) Approvals for mergers & amalgamations. (viii) Any other miscellaneous credit related approvals.</p>	Sanction Limit	Charge	Up to Rs. 100 lakhs	NIL	Above Rs. 100 lakhs to Rs. 500 lakhs	Rs. 7,500/-	Above Rs. 500 lakhs to Rs. 2500 lakhs	Rs. 30,000/-	Above Rs. 2500 lakhs to Rs. 5000 Lakhs	Rs. 50,000/-	Above Rs. 5000 Lakhs	Rs. 75,000/-
Sanction Limit	Charge													
Up to Rs. 100 lakhs	NIL													
Above Rs. 100 lakhs to Rs. 500 lakhs	Rs. 7,500/-													
Above Rs. 500 lakhs to Rs. 2500 lakhs	Rs. 30,000/-													
Above Rs. 2500 lakhs to Rs. 5000 Lakhs	Rs. 50,000/-													
Above Rs. 5000 Lakhs	Rs. 75,000/-													
07	Charges for providing credit information Reports obtained from CIC to the applicant at his request under "Own credit information Report"	<p>For Consumer CIC Report: Rs.100/-</p> <p>For Commercial CIC Report: Rs.1000/-</p>												
08	Prepayment Charges	<p>Prepayment charges are not applicable in case of the following:-</p> <p>i. Micro, Small & Medium Enterprises as defined under MSMED Act 2006 are exempted irrespective of the limits/ outstandings if repaid by own sources.</p> <p>ii. In case prepayment has been made out of cash sweep/insurance proceeds.</p> <p>iii. Prepayment at the instance of lenders/Bank.</p> <p>iv. In the instances where the Bank has strategically decided to exit from the exposure.</p>												



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		<p>Prepayment charges are applicable:-</p> <p>For Micro, Small & Medium Enterprises Working Capital/ Term loan limits being taken over by other banks/FIs-</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">A/c taken over within</th> <th style="text-align: center;">Pre-payment Charges</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2 years</td> <td>3% of Sanction Limit for WC 3% of Drawing Limit for TL</td> </tr> <tr> <td style="text-align: center;">2- 5 years</td> <td>2% of Sanction Limit for WC 2% of Drawing Limit for TL</td> </tr> <tr> <td style="text-align: center;">Above 5 years</td> <td>ICR 1 to 6: 1% of S/L for WC and Drawing Limit for TL ICR 7 to 10: NIL</td> </tr> </tbody> </table>	A/c taken over within	Pre-payment Charges	2 years	3% of Sanction Limit for WC 3% of Drawing Limit for TL	2- 5 years	2% of Sanction Limit for WC 2% of Drawing Limit for TL	Above 5 years	ICR 1 to 6: 1% of S/L for WC and Drawing Limit for TL ICR 7 to 10: NIL
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Above 5 years	ICR 1 to 6: 1% of S/L for WC and Drawing Limit for TL ICR 7 to 10: NIL									
09	Revalidation of Sanction	<p>a) Working Capital – 25% of the applicable processing charges.</p> <p>b) Term Loan – 25% of the applicable charges.</p> <p>Note: Revalidation charges are additional to normal processing charges. The Processing charges should be recovered before submitting the revalidation.</p> <p>#Applicable only after acceptance of sanction terms</p>								
10	Charges for supplying copies of documents	<p>Nil. However, out of pocket expenses to be recovered.</p>								
11	Penal Charges	As mentioned in Annexure V SL No 14 of Service charges on Corporate Credit.								
12	Return of NACH / ECS / e-NACH/ Instruction Standing Failure of Instalment Charges	Please refer Retail Banking Department Annexure II for applicable charges.								



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13	CERSAI Registration charges	Please refer Retail Banking Department Annexure for applicable charges.												
14	TEVS Fee	To be charged at the rates as circulated by HO from time to time. The latest circular for TEVS fee Structure is HOBC: 117/252 dated 10.01.2024. (Details mentioned in Annexure-III)												
15	Commitment Charges	<table border="1"> <thead> <tr> <th>Average Utilisation during an FY</th> <th>FBWC Limit</th> <th>Sanction Limit</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Above 60%</td> <td></td> <td>Any Limit</td> <td>NIL</td> </tr> <tr> <td>Below 60%</td> <td></td> <td>Above Rs. 500 Lakhs</td> <td>0.50% of unutilised portion</td> </tr> </tbody> </table> <ul style="list-style-type: none"> ➤ Commitment Charges to be calculated during review and recovered accordingly. ➤ Commitment charges are not applicable for NFB facilities ➤ Delegation for waiver of Commitment charges rests with FGMLCC 	Average Utilisation during an FY	FBWC Limit	Sanction Limit	Charges	Above 60%		Any Limit	NIL	Below 60%		Above Rs. 500 Lakhs	0.50% of unutilised portion
Average Utilisation during an FY	FBWC Limit	Sanction Limit	Charges											
Above 60%		Any Limit	NIL											
Below 60%		Above Rs. 500 Lakhs	0.50% of unutilised portion											
16	Issuing of NOC of all types like granting NOC for ceding parri passu charge, exclusive charge, 2nd charge etc. (Not applicable in case of NOC / Exchange of parri passu letter in consortium accounts.)	Applicable for accounts above Rs. 100 Lakhs Sanction Limit (FB+NFB): 0.05% of Total Sanction Limit (FB+NFB) (Max. Rs. 50,000)												
17	Lead Bank charges as Leader of Consortium on total assessed limits	Please refer Corporate Credit Department Annexure for applicable charges												



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SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)			
18	Other Charges on Non Fund based limits i.e. , BG Commission	Financial Guarantee:			
		Guarantees- Inland -Financial		Internal Rating	Charges
		A.1	In favour of Customs/Excise/Tax Authorities towards Tax/Duties Payment, etc.	1 to 3	0.25 % per quarter or part thereof, minimum Rs. 3000/- per occasion.
		A.2	Favouring "Courts" for release of amounts	4 to 5	0.35 % per quarter or part thereof, minimum Rs. 4000 per occasion.
		A.3	For Guaranteeing Loan Repayments	6 to 10	0.75 % per quarter or part thereof, minimum Rs. 5000/- per occasion.
		Performance Guarantee:			
		Performance Bank Guarantees		Internal Rating	Charges
		B.1	In lieu of earnest money deposit	1 to 3	0.20 % per quarter or part thereof, minimum Rs. 1000/- per occasion.
		B.2	In lieu of tender deposits		
		B.3	In lieu of security deposit		
B.4	To obtain advance payments (generally exports)				
B.5	To obtain mobilisation advance (generally domestic)	4 to 5	0.25 % per quarter or part thereof, minimum Rs.		



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		B.6	Towards direct and indirect taxes to Govt. in respect of specific transaction	1500/- per occasion.								
		B.7	For direct/indirect taxes disputes with tax authorities	6 to 10 0.50 % per quarter or part thereof, minimum Rs. 2000/- per occasion.								
		B.8	For payment for supplies/ Services made /rendered									
		B.9	For Securing Retention Amount									
		B.10	For Bidding/Tendering for Project Contracts									
		B.11	For Performance in terms of any agreed contract									
19	LC Charges: commitment & usance charges in opening of Letter of credit (Inland): (Inland LC Issuance Charges)	<table border="1"> <thead> <tr> <th align="center">Internal Rating</th> <th align="center">Charges</th> </tr> </thead> <tbody> <tr> <td align="center">1 to 3</td> <td align="center">0.25 % per month or part thereof</td> </tr> <tr> <td align="center">4 to 5</td> <td align="center">0.30 % per month or part thereof</td> </tr> <tr> <td align="center">6 to 10</td> <td align="center">0.35 % per month or part thereof.</td> </tr> </tbody> </table>		Internal Rating	Charges	1 to 3	0.25 % per month or part thereof	4 to 5	0.30 % per month or part thereof	6 to 10	0.35 % per month or part thereof.	
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		<p>Note:</p> <ul style="list-style-type: none"> - Applicable charges will be levied for LC validity period + usance period - In case of sight LC, minimum one month's usance charges to be levied in addition to the charges for LC validity period 										



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		- Commitment charges and Usance charges have been merged under name "Inland LC Issuance Charges"																								
20	Others	<table border="1"> <tr> <td>LC is enhanced /extended subsequently :</td> <td>Same as opening subject to minimum Rs.2000/-.</td> </tr> <tr> <td>Amendment other than above :</td> <td>Rs.500/-</td> </tr> <tr> <td>LC advising charges :</td> <td>0.10% per LC with a max. of Rs.2000/- min.Rs.500/- Rs.500/- per each amendment.</td> </tr> <tr> <td>LC Confirmation charges:</td> <td>For addition of confirmation, @ 0.25% p.m. for the period of validity and usance on the amount of LC min. Rs.500/-</td> </tr> <tr> <td>Advice of transfer in transferable LCs:</td> <td>Rs.500/- per advice of transfer and acceptance commission at 0.30% min. Rs.500/-</td> </tr> <tr> <td>Advice of Inland LCs through SFMS:</td> <td>Recovery of actual out of pocket expenses min. Rs.150/- per message.</td> </tr> <tr> <td>Negotiation Charges for bills Under LC:</td> <td>Bills up to Rs.2.50 lakhs - @ 0.50% with a minimum of Rs.500/- Bills over Rs.2.50 lakhs - @ 0.30% with a minimum of Rs.1000/- and maximum of Rs.5000/-</td> </tr> <tr> <td>Clean payment received under LC:</td> <td>Rs. 500/-</td> </tr> <tr> <td>Charges for certifying invoices subsequent to negotiation:</td> <td>Rs.100/- per invoice.</td> </tr> <tr> <td>Charges for accepting bills under LCs:</td> <td>Rs.150/- per occasion.</td> </tr> <tr> <td>Charges for retirement of bills under LCs:</td> <td>0.30% with a minimum of Rs.500/- and maximum of Rs.5000/-</td> </tr> <tr> <td>Charges for non-payment and non-acceptance of bills on presentation/ on due date:</td> <td>0.20% of bill amount min.Rs.1000/-</td> </tr> </table>	LC is enhanced /extended subsequently :	Same as opening subject to minimum Rs.2000/-.	Amendment other than above :	Rs.500/-	LC advising charges :	0.10% per LC with a max. of Rs.2000/- min.Rs.500/- Rs.500/- per each amendment.	LC Confirmation charges:	For addition of confirmation, @ 0.25% p.m. for the period of validity and usance on the amount of LC min. Rs.500/-	Advice of transfer in transferable LCs:	Rs.500/- per advice of transfer and acceptance commission at 0.30% min. Rs.500/-	Advice of Inland LCs through SFMS:	Recovery of actual out of pocket expenses min. Rs.150/- per message.	Negotiation Charges for bills Under LC:	Bills up to Rs.2.50 lakhs - @ 0.50% with a minimum of Rs.500/- Bills over Rs.2.50 lakhs - @ 0.30% with a minimum of Rs.1000/- and maximum of Rs.5000/-	Clean payment received under LC:	Rs. 500/-	Charges for certifying invoices subsequent to negotiation:	Rs.100/- per invoice.	Charges for accepting bills under LCs:	Rs.150/- per occasion.	Charges for retirement of bills under LCs:	0.30% with a minimum of Rs.500/- and maximum of Rs.5000/-	Charges for non-payment and non-acceptance of bills on presentation/ on due date:	0.20% of bill amount min.Rs.1000/-
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General Notes/Clarifications for Non Fund Based limit:

i) Commission on issuance of Guarantees (I/F) and Letters of Credit (I/ F) with higher Cash Margin: (HOBBC 109/195 dated 22.01.2016)

Extent of Cash Margin in form of Bank Deposit	Reduced Commission to be charged
100% and more	25% of the applicable commission
80% and more but less than 100%	40% of the applicable commission
60% and more but less than 80%	60% of the applicable commission
40% and more but less than 60%	75% of the applicable commission
Less than 40%	As per the existing applicable rates

ii) Revision in charges:

- Since the charges are linked with internal rating, as and when the rating is revised, latest applicable charges are required to be aligned with revised rating.
- In case of LCs the charges are applicable as per internal rating of the account as on date of opening of LC and as per extant guidelines.
- BG charges are applicable as per the internal rating of the account as on date of issuing/extending Bank Guarantee and as per extant guidelines.

