

Service Charges (Excluding GST)

Sr. No	Item	Revised Service Charges (w.e.f. 01.02.2025)														
1.	Processing Charge	<p>Processing fees for Fund based limits: For Review at Existing or Enhanced level/New WCL and New Term Loans.</p> <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>0.60% of sanction limit</td> </tr> <tr> <td>Above Rs.10 lakhs to Rs.25 lakhs</td> <td>0.60% of sanction limit</td> </tr> <tr> <td>Above Rs.25 Lakhs to Rs.1. 00 Crore</td> <td>0.50% of sanction limit</td> </tr> <tr> <td>Above Rs.1.00 Crore to Rs.5.00 Crore</td> <td>0.45% of sanction limit</td> </tr> <tr> <td>Above Rs.5.00 Crore</td> <td>0.40% of sanction limit with Max Rs.17 Lakhs</td> </tr> </tbody> </table>	Range of limit	All Branches	Up to Rs.50000/-	Nil	Above Rs.50000/- to Rs.10 Lakh	0.60% of sanction limit	Above Rs.10 lakhs to Rs.25 lakhs	0.60% of sanction limit	Above Rs.25 Lakhs to Rs.1. 00 Crore	0.50% of sanction limit	Above Rs.1.00 Crore to Rs.5.00 Crore	0.45% of sanction limit	Above Rs.5.00 Crore	0.40% of sanction limit with Max Rs.17 Lakhs
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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/-</td> <td>0.25% of O/S limit of TL with maximum cap of Rs.6 lakhs</td> </tr> </tbody> </table>	Range of limit	All Branches	Up to Rs.50000/-	Nil	Above Rs.50000/-	0.25% of O/S limit of TL with maximum cap of Rs.6 lakhs								
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3.	Documentation Charges	NIL														
4.	Inspection Charges	NIL														
5.	Equitable Mortgage Charges	NIL														
6.	Proposal processing Charge for Non-Fund Based Limits	<ul style="list-style-type: none"> ➤ 50 % of charges as applicable to Fund Based limits as mentioned above subject (Sr. no. 1) to the maximum cap stipulated. ➤ PPC is exempted for casual NFB exposures (LC/BG) secured by cash margin of 100% or more. 														
7.	KCC Service Charges	<ul style="list-style-type: none"> ➤ As per prevailing instruction, no service charge is applicable to KCC limit up to Rs.3 lakh. ➤ For limit above Rs.3.00 lakhs, proposal processing charge mentioned in Sr.no. 1 for Fund based limits will be applicable. ➤ For E-KCC (Digital KCC), digital convenience fee of Rs.500/- to be levied for all online approved cases in addition to normal charges. ➤ Branches to recover charges @ Rs.1000/- (+GST) from all new KCC accounts and KCC renewals with S/L above Rs.3.00 lacs processed through e-platform, where fintech service is used to fetch/validate land data. 														
8.	SHG/JLG	<p>For JLG-</p> <ul style="list-style-type: none"> ➤ No service charges for JLG group limit up to Rs.3.00 lakh. ➤ For limit above Rs.3.00 lakh Proposal Processing charges and other charges as applicable to agriculture loans as mentioned in Sr. No. 1 above are to be levied. <p>For SHG-</p> <ul style="list-style-type: none"> ➤ No service charges for SHG group limit up to Rs.20.00 lakh. ➤ For limit above Rs.20.00 lakh Proposal Processing charges and other charges as applicable to agriculture loans as mentioned in Sr. No. 1 above are to be levied. 														



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9.	Pre-payment charges	<p>Pre-payment charges for Farm Credit:-</p> <ul style="list-style-type: none"> ➤ Pre-payment from own sources: Nil ➤ Pre-payment on account of takeover of account by other Banks / Fls: <ul style="list-style-type: none"> • For Term loan – 2 % of amount outstanding • For Cash Credit – 2% of sanctioned limit. <p>No prepayment charges to be levied in loans to SHGs.</p>												
10.	Gold loan	<ul style="list-style-type: none"> • PPC for all gold loans- <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Limit</th> <th>PPC</th> </tr> </thead> <tbody> <tr> <td>Up to 0.25 lakh</td> <td>Nil</td> </tr> <tr> <td>Above 0.25 lakh to 1.00 lakh</td> <td>Rs.250/-</td> </tr> <tr> <td>Above 1.00 lakh to 5.00 lakh</td> <td>Rs.500/-</td> </tr> <tr> <td>Above 5.00 lakh to 10.00 lakh</td> <td>Rs.1000/-</td> </tr> <tr> <td>Above 10.00 lakhs</td> <td>Rs.1500/-</td> </tr> </tbody> </table> <p>No prepayment charges.</p>	Limit	PPC	Up to 0.25 lakh	Nil	Above 0.25 lakh to 1.00 lakh	Rs.250/-	Above 1.00 lakh to 5.00 lakh	Rs.500/-	Above 5.00 lakh to 10.00 lakh	Rs.1000/-	Above 10.00 lakhs	Rs.1500/-
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11.	Charges for Amendments/ Modification of Sanction terms	<p>For limits (FB+NFB) - Charges per instance</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Up to Rs.50.00 lakh</td> <td>NIL</td> </tr> <tr> <td>Above Rs.50.00 lakh to Rs.1.00 crore</td> <td>5000/-</td> </tr> <tr> <td>Above 1.00 Core up to 5.00 Crore</td> <td>Rs.7500/-</td> </tr> <tr> <td>Above 5.00 Crore</td> <td>Rs.10000/-</td> </tr> </tbody> </table> <p><u>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 are mentioned below:-</u></p> <ul style="list-style-type: none"> • Substitution of Collateral. • Release of Personal Guarantee/ Collateral Security. • Interchangeability of limits. • Change in Project/ items of machinery. • Ceding of charges on Assets. • Repayment of Loans/ Deferment of Loan installments. • Approvals for mergers & amalgamations). • Any other miscellaneous credit related approvals given by sanctioning authority for which borrower requested for modification/amendment. <p>Note- The charges shall be levied per instance of the proposal submission and should be recovered only in case of customer induced modifications and not on modifications in terms and conditions which were not discussed with/accepted by the customer at the time of sanction/review.</p>	Up to Rs.50.00 lakh	NIL	Above Rs.50.00 lakh to Rs.1.00 crore	5000/-	Above 1.00 Core up to 5.00 Crore	Rs.7500/-	Above 5.00 Crore	Rs.10000/-				
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12.	Charges for providing copy of Credit information Report obtained from CIC to the applicant at his request under “ own credit information report”	<ul style="list-style-type: none"> ➤ For Individual borrower- Rs.100/- flat ➤ For non-individuals- Rs.1000/- flat 												



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13.	TEV Study Fee	To be charged as per the rates circulated by HO from time to time. The latest circular for TEV study was circulated vide HO BC no. 117/252 dated 10.01.2024 OR as updated and circulated from HO from time to time.						
14.	Commitment Charges	Accounts classified under Agriculture sector – Farm Credit are to be exempted from commitment charges.						
15.	CERSAI Charges	As per relevant Annexure of Retail Advances for CERSAI Registration Charges.						
16.	Return of NACH / ECS / e-NACH/ Standing Instruction Failure of Instalment Charges	Please refer Retail Banking Department Annexure II for applicable charges.						
17.	Star Sakhi Scheme	As per scheme approved from time to time. Latest being circulated vide HO BC no. 117/249 dated 06.01.2024. All other charges waived. <u>PPC for Star Sakhi scheme-</u> <table border="1" data-bbox="518 891 1257 1021"> <thead> <tr> <th>Limit</th> <th>PPC</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.5.00 lakh</td> <td>Nil</td> </tr> <tr> <td>Above Rs.5.00 lakh to Rs.10.00 lakh</td> <td>Flat Rs.1000/-</td> </tr> </tbody> </table>	Limit	PPC	Upto Rs.5.00 lakh	Nil	Above Rs.5.00 lakh to Rs.10.00 lakh	Flat Rs.1000/-
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18.	Star Krishi Vaahan	<ul style="list-style-type: none"> Proposed PPC for Star Krishi Vaahan: <table border="1" data-bbox="518 1088 1270 1218"> <thead> <tr> <th>Limit</th> <th>PPC</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.50,000/-</td> <td>Nil</td> </tr> <tr> <td>Above Rs.50,000/-</td> <td>0.25% of sanctioned limit with maximum cap of Rs.5000/-</td> </tr> </tbody> </table>	Limit	PPC	Up to Rs.50,000/-	Nil	Above Rs.50,000/-	0.25% of sanctioned limit with maximum cap of Rs.5000/-
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19	Penal Charges	As mentioned in Annexure V SL No 14 of Service charges on Corporate Credit.						

Note-

- For account pertains to Agriculture Infrastructure and ancillary activities (including BG & LC Commission), charges as detailed for MSME advances shall be applicable.
- In case of Rice mills engaged in custom milling by procuring paddy through respective State, effective BG / LC commission shall be 50% of applicable BG/LC commission as per MSME advance.
- In case of any other charges not detailed herein above, charges as applicable to MSME advances and if not mentioned for MSME advances then as per Corporate Credit advances will be applicable.
- Over and above the charges proposed, the applicable GST to be loaded while levying the service charges.
- Service charges applicable to any other specific scheme as circulated by HO/ NABARD/ RBI/Central or State Govt from time to time to be levied.

