

Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)														
01	Processing charges: (Working Capital)	<p>Working Capital Facilities (WCFB+NFB):</p> <p>PPC/Annual Review Charges:</p> <p>(For New /Review on Sanction Limit)</p> <p>Up to Rs. 25000/- : Nil Above Rs. 25000/- up to Rs. 2 Lakh: Rs.1000/-</p> <p>Over Rs.2 lacs to less than Rs.10 lacs.: Rs.5000/-</p> <p>Over Rs. 10.00 Lakhs :</p> <table border="1"> <thead> <tr> <th rowspan="2">Internal Rating</th> <th colspan="2">Limit</th> </tr> <tr> <th>Rs.10 lacs to Rs.50 Crs</th> <th>above Rs.50 Crs</th> </tr> </thead> <tbody> <tr> <td>HLC-1 to HLC-2</td> <td>0.45% (Min. Rs. 5,000/-)</td> <td>0.30% (Min. Rs. 22.50 Lakhs)</td> </tr> <tr> <td>HLC-3 to HLC-5</td> <td>0.60%</td> <td>0.50% (Min. Rs. 30 Lakhs)</td> </tr> <tr> <td>HLC-6 to HLC-10</td> <td>0.70%</td> <td>0.60% (Min. Rs. 35 Lakhs)</td> </tr> </tbody> </table> <p>The charges are uniform for WCFB and NFB.</p> <p>PPC is exempted for Casual NFB exposures (LC/BG) secured by cash margin of 100% or more</p> <p>No charges are to be levied for loan against TDR, KVP, NSC etc as the same is against borrower's own deposits.</p> <p>Proportionate charges are to be recovered for the amount of Adhoc limits.</p> <p>In case of TOLs/TODs we propose following lump sum charges on every instance:</p> <p>TOL/TOD amount Up to Rs.25000/- : Rs.100</p> <p>Above Rs.25000/- up to Rs.1 crores : 0.05% of the TOL amount min Rs. 500/-</p>	Internal Rating	Limit		Rs.10 lacs to Rs.50 Crs	above Rs.50 Crs	HLC-1 to HLC-2	0.45% (Min. Rs. 5,000/-)	0.30% (Min. Rs. 22.50 Lakhs)	HLC-3 to HLC-5	0.60%	0.50% (Min. Rs. 30 Lakhs)	HLC-6 to HLC-10	0.70%	0.60% (Min. Rs. 35 Lakhs)
Internal Rating	Limit															
	Rs.10 lacs to Rs.50 Crs	above Rs.50 Crs														
HLC-1 to HLC-2	0.45% (Min. Rs. 5,000/-)	0.30% (Min. Rs. 22.50 Lakhs)														
HLC-3 to HLC-5	0.60%	0.50% (Min. Rs. 30 Lakhs)														
HLC-6 to HLC-10	0.70%	0.60% (Min. Rs. 35 Lakhs)														



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)																																				
		<p>Over Rs.1 crores : 0.05% of the approved amount min Rs.5000/- Maximum charges under this head at a time is proposed to be capped at Rs.10000/- No charges to be levied in the cases where the TOL/TOD is settled before close of business hours (same day).</p>																																				
02	<p>Processing charges (Term Loan) : (For New/Additional limits)</p>	<p>Up to Rs. 25000/- : NIL Above 25000/ to Rs.2 Lacs: Rs.550/-</p> <p>1. For Project Related Medium and Long Term Loans with maturity exceeding 1 year</p> <table border="1"> <thead> <tr> <th align="center">Internal Rating</th> <th align="center">Rs.10 lacs to Rs.50 Crs</th> <th align="center">Limit above Rs.50 crs Applicable charges</th> <th align="center">Min.</th> <th align="center">Max ceiling</th> </tr> </thead> <tbody> <tr> <td align="center">HLC-1 to HLC-2</td> <td align="center">1.25%</td> <td align="center">1.00%</td> <td align="center">Rs. 62.50 lakhs</td> <td align="center" rowspan="3">Rs. 6 Crore</td> </tr> <tr> <td align="center">HLC-3 to HLC-5</td> <td align="center">1.50%</td> <td align="center">1.25%</td> <td align="center">Rs. 75 lakhs</td> </tr> <tr> <td align="center">HLC-6 to HLC-10</td> <td align="center">1.75%</td> <td align="center">1.50%</td> <td align="center">Rs. 87.50 lakhs</td> </tr> </tbody> </table> <p>2. For Short Term Loan whose maturity is not exceeding one year</p> <table border="1"> <thead> <tr> <th align="center">Internal Rating</th> <th align="center">Rs.10 lacs to Rs.50 Crs</th> <th align="center">Limit above Rs.50 crs Applicable charges</th> <th align="center">Min.</th> <th align="center">Max ceiling</th> </tr> </thead> <tbody> <tr> <td align="center">HLC-1 to HLC-2</td> <td align="center">1.00%</td> <td align="center">0.75%</td> <td align="center">Rs. 50 lakhs</td> <td align="center" rowspan="3">Rs. 5 crore</td> </tr> <tr> <td align="center">HLC-3 to HLC-5</td> <td align="center">1.25%</td> <td align="center">1.00%</td> <td align="center">Rs. 62.50 lakhs</td> </tr> <tr> <td align="center">HLC-6 to HLC-10</td> <td align="center">1.50%</td> <td align="center">1.25%</td> <td align="center">Rs. 75 lakhs</td> </tr> </tbody> </table> <p>No PPC is to be charged for the WCDLs which are getting rolled over under Loan Delivery System for Credit.</p>	Internal Rating	Rs.10 lacs to Rs.50 Crs	Limit above Rs.50 crs Applicable charges	Min.	Max ceiling	HLC-1 to HLC-2	1.25%	1.00%	Rs. 62.50 lakhs	Rs. 6 Crore	HLC-3 to HLC-5	1.50%	1.25%	Rs. 75 lakhs	HLC-6 to HLC-10	1.75%	1.50%	Rs. 87.50 lakhs	Internal Rating	Rs.10 lacs to Rs.50 Crs	Limit above Rs.50 crs Applicable charges	Min.	Max ceiling	HLC-1 to HLC-2	1.00%	0.75%	Rs. 50 lakhs	Rs. 5 crore	HLC-3 to HLC-5	1.25%	1.00%	Rs. 62.50 lakhs	HLC-6 to HLC-10	1.50%	1.25%	Rs. 75 lakhs
Internal Rating	Rs.10 lacs to Rs.50 Crs	Limit above Rs.50 crs Applicable charges	Min.	Max ceiling																																		
HLC-1 to HLC-2	1.25%	1.00%	Rs. 62.50 lakhs	Rs. 6 Crore																																		
HLC-3 to HLC-5	1.50%	1.25%	Rs. 75 lakhs																																			
HLC-6 to HLC-10	1.75%	1.50%	Rs. 87.50 lakhs																																			
Internal Rating	Rs.10 lacs to Rs.50 Crs	Limit above Rs.50 crs Applicable charges	Min.	Max ceiling																																		
HLC-1 to HLC-2	1.00%	0.75%	Rs. 50 lakhs	Rs. 5 crore																																		
HLC-3 to HLC-5	1.25%	1.00%	Rs. 62.50 lakhs																																			
HLC-6 to HLC-10	1.50%	1.25%	Rs. 75 lakhs																																			
03	<p>Annual Review of Term Loans including those above Rs.5 crore For all centres</p>	<p>Rs.125/- per lakh or part thereof Max. Rs. 25 .00 lakhs</p>																																				



Service Charges (Excluding GST)

SL N O	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)																									
04	Charges for amendment/ modifications of sanctioned terms	<ul style="list-style-type: none"> - Up to 50 Crs :- 0.05%, Min Rs10,000, Max 2,00,000 - Above 50 Crs :- 0.04%, Min 2,00,000/- Max 5,00,000/- 																									
05	Revalidation of sanction	<p>a) Working Capital - 25% of the applicable processing charges.</p> <p>B) Term Loan - 25% of the applicable upfront charges.</p> <p>Note; Revalidation charges are additional to normal processing charges. The Processing charges should be recovered before submitting the revalidation.</p>																									
06	Lead Bank Charges (to be charged on slab-wise basis on WCFBL and NFBL for the consortium)	<p>Lead Bank Charges is applicable in addition to the PPC/ Annual Review Charges.</p> <p>Proposed lead bank charges is as under:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="3">Internal Rating</th> <th colspan="4">Assessed Limit for the Consortium</th> </tr> <tr> <th rowspan="2">Rs.10 lacs to Rs.50 Crs</th> <th colspan="3">Above Rs.50 crs</th> </tr> <tr> <th></th> <th>Min.</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>HLC-1 to HLC-2</td> <td align="center">0.30%</td> <td align="center">0.25%</td> <td align="center">Rs. 15.00 lakhs</td> <td align="center" rowspan="3">Rs. 175 lakhs</td> </tr> <tr> <td>HLC-3 to HLC-5</td> <td align="center">0.40%</td> <td align="center">0.30%</td> <td align="center">Rs. 20.00 lakhs</td> </tr> <tr> <td>HLC-6 to HLC-10</td> <td align="center">0.50%</td> <td align="center">0.45%</td> <td align="center">Rs. 25.00 lakhs</td> </tr> </tbody> </table> <p>Consortium Term Loan:</p> <p>Upto Rs. 1 crore: NIL Above Rs. 1 crore: Rs. 150.00/ lakh; maximum Rs. 75 lakhs</p> <p>Lead Bank charges for Term Loan shall be recoverable at the time of original assessment and not on subsequent annual review pertaining to same Term Loan.</p> <p>Annual processing charges to be recovered for subsequent reviews</p>	Internal Rating	Assessed Limit for the Consortium				Rs.10 lacs to Rs.50 Crs	Above Rs.50 crs				Min.	Max	HLC-1 to HLC-2	0.30%	0.25%	Rs. 15.00 lakhs	Rs. 175 lakhs	HLC-3 to HLC-5	0.40%	0.30%	Rs. 20.00 lakhs	HLC-6 to HLC-10	0.50%	0.45%	Rs. 25.00 lakhs
Internal Rating	Assessed Limit for the Consortium																										
	Rs.10 lacs to Rs.50 Crs	Above Rs.50 crs																									
			Min.	Max																							
HLC-1 to HLC-2	0.30%	0.25%	Rs. 15.00 lakhs	Rs. 175 lakhs																							
HLC-3 to HLC-5	0.40%	0.30%	Rs. 20.00 lakhs																								
HLC-6 to HLC-10	0.50%	0.45%	Rs. 25.00 lakhs																								



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)
07	Fee for opening /operating Escrow / TRA A/Cs. (Trust & Retention A/c.)	<p>Where:</p> <p>a) We are lead bank : NIL Charges</p> <p>b) We are not Lead Bank:- Our share in limits: Upto Rs.5 cr. – Rs.1 Lakh Above Rs.5 cr and upto Rs.10 cr. – Rs.2 Lakh Above Rs.10 Cr. – Rs.5 Lakh</p> <p>The captioned charges are applicable for opening/ pertaining ESCROW/ TRA A/Cs (Trust & Retention A/C) to be recovered per annum. Periodicity of collection of above fees is annual.</p>
08	Documentation charges	<p>At Flat Rate</p> <ul style="list-style-type: none"> ➤ Up to Rs.20 Lakhs Rs.5000/- ➤ Above Rs.20 Lakhs up to Rs.2.00 Crores Rs.15,000/- ➤ Above Rs.2.00 Crores and upto Rs. 10 crores- Rs.50,000/- ➤ Above Rs. 10.00 crores – Rs. 2.00 lakhs <p>Or</p> <p>Actual charges in case of charges paid to Security Trustee whichever is higher.</p> <p>No documentation charges would be applicable for Ad-hoc limits, however actual expenses if any to be recovered.</p> <p>Documentation charges are also not recoverable for the Loan TDR and/or paper security.</p>
09	Inspection Charges	<p>Upto 10 Lakhs – NIL</p> <p>Above 10 Lakhs – Rs. 10,000/- plus actual out of pocket expenses</p>
10	Charges for supplying copies of documents	Flat Rs. 1,000/-
11	Charges for pledge godowns	Rs.500/- per occasion of pledge or delivery plus recovery of out of pocket expenses.



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)						
12	Prepayment charges on Term Loan	If prepaid amount greater than 25% of the AMOUNT DUE IN THE YEAR THEN 1% OF PREPAID AMOUNT Note: Prepayment UPTO 25% OVER THE DUE AMOUNT DURING THE YEAR WOULD NOT ATTRACT ANY CHARGES						
13	Adhoc Interchange ability between different credit facilities	0.25% of interchangeable amount subject to minimum Rs.5000/- and maximum Rs.25000/-						
14	Penal Charges (On the basis of non-capitalization) In respect of all the fresh loans availed from 01.04.2024 In the case of existing loans, at the time of next review / renewal date on or after 01.04.2024 but not later than 30.06.2024	<table border="1"> <thead> <tr> <th align="center">Item</th> <th align="center">Penal Charges</th> </tr> </thead> <tbody> <tr> <td>For the period of overdue interest / instalment in respect of Term Loans and over-drawings above the drawing power / limit in Fund Based Working Capital accounts on account of interest / devolvement of Letters of Credit / Bank Guarantee, insufficient stocks and receivables, etc.</td> <td>For CC/OD- 2% p.a. for a period of irregular on overdue amount. For Term Loan / Demand Loan Accounts: Irregularity upto 60 Days:- 1% p.a. for a period of irregular on overdue amount. Continuous Irregular for a period beyond 60 days:- 2% p.a. for a period of irregular on overdue amount.</td> </tr> <tr> <td>Delay in submission of stock statements defined as number of days as per bank specific Policy.</td> <td>Delay in submission of Stock Statement: 1% p.a. of outstanding balance for overdue period</td> </tr> </tbody> </table>	Item	Penal Charges	For the period of overdue interest / instalment in respect of Term Loans and over-drawings above the drawing power / limit in Fund Based Working Capital accounts on account of interest / devolvement of Letters of Credit / Bank Guarantee, insufficient stocks and receivables, etc.	For CC/OD- 2% p.a. for a period of irregular on overdue amount. For Term Loan / Demand Loan Accounts: Irregularity upto 60 Days:- 1% p.a. for a period of irregular on overdue amount. Continuous Irregular for a period beyond 60 days:- 2% p.a. for a period of irregular on overdue amount.	Delay in submission of stock statements defined as number of days as per bank specific Policy.	Delay in submission of Stock Statement: 1% p.a. of outstanding balance for overdue period
Item	Penal Charges							
For the period of overdue interest / instalment in respect of Term Loans and over-drawings above the drawing power / limit in Fund Based Working Capital accounts on account of interest / devolvement of Letters of Credit / Bank Guarantee, insufficient stocks and receivables, etc.	For CC/OD- 2% p.a. for a period of irregular on overdue amount. For Term Loan / Demand Loan Accounts: Irregularity upto 60 Days:- 1% p.a. for a period of irregular on overdue amount. Continuous Irregular for a period beyond 60 days:- 2% p.a. for a period of irregular on overdue amount.							
Delay in submission of stock statements defined as number of days as per bank specific Policy.	Delay in submission of Stock Statement: 1% p.a. of outstanding balance for overdue period							



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)
		<p>Non-submission of Audited Balance Sheet within 8 months of closure of financial year.</p> <p>Delay in submission of Audited Financial (submission beyond completion of 8 months of end of FY)</p> <p>0.05% of outstanding balance Min Rs.500/-, Max Rs.25000/-</p>
		<p>Non-submission / delayed submission of QIS I, II & III, FFRs, MSOD, wherever stipulated, within due date.</p> <p>Delay in submission of QIS: 0.50% p.a. of outstanding balance.</p> <p>Delay in submission of MSOD: 0.25% p.a. of outstanding balance.</p>
		<p>Non-submission of review / renewal data at least one month prior to due date.</p> <p>Non-submission of review / renewal data: 0.05% of outstanding balance Min Rs.500/-, Max Rs.25000/-</p>
		<p>Not Maintaining Stipulated Asset Coverage Ratio (ACR)/DER/DSCR/ICR</p> <p>0.25% p.a. of outstanding balance</p>
		<p>Non-maintaining stipulated Debt Service Reserve Account (DSRA)</p> <p>0.25% p.a. of outstanding balance</p>
		<p>Non-obtention / Submission of External Credit Risk Rating within 30 days after expiry</p> <p>1% p.a. Penal charges of outstanding balance.</p>
		<p>Delay in perfection of security</p> <p>2% p.a. penal charge on outstanding balance.</p> <p>Non-submission of end-use of fund.</p> <p>Non submission of other statement:-</p> <p>0.50% p.a. of outstanding balance.</p>
		<p>Non-renewal/ submission of Insurance Policy</p> <p>0.25% p.a. of outstanding balance.</p>
		<p>Non-submission of Unhedged Foreign Currency Exposure (UFCE) statement</p> <p>0.10% p.a. of outstanding balance.</p>



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)												
		Non submission of any other statement stipulated by Bank/non-compliance of other terms & condition 0.50% p.a. of outstanding balance												
15 A	Commitment & Usance Charges in opening of Letter of Credit (Inland):	<p>It has been decided to merge Commitment Charges and Usance Charges under the name LC Issuance charges. LC Issuance charges will be as under:</p> <table border="1"> <thead> <tr> <th align="center">Rating/RW</th> <th align="center">Applicable Charges (p.a.)</th> </tr> </thead> <tbody> <tr> <td align="center">A1+</td> <td align="center">1.500%</td> </tr> <tr> <td align="center">A1</td> <td align="center">2.000%</td> </tr> <tr> <td align="center">A2</td> <td align="center">2.300%</td> </tr> <tr> <td align="center">A3</td> <td align="center">2.500%</td> </tr> <tr> <td align="center">A4 and D</td> <td align="center">3.125%</td> </tr> </tbody> </table> <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. <p>*Accounts of Central Government, CPSU and State Government accounts/ State CPSU accounts (guaranteed by the State Government and having RWA ≤ 20 will enjoy the rates as applicable to A1+ accounts even if they are unrated</p>	Rating/RW	Applicable Charges (p.a.)	A1+	1.500%	A1	2.000%	A2	2.300%	A3	2.500%	A4 and D	3.125%
Rating/RW	Applicable Charges (p.a.)													
A1+	1.500%													
A1	2.000%													
A2	2.300%													
A3	2.500%													
A4 and D	3.125%													
B	LC is enhanced /extended subsequently	Same as opening subject to minimum Rs.2000/-.												
C	Amendment other than above	Rs.500/-												
D	LC advising charges	0.10% per LC with a max. of Rs.2000/- min.Rs.500/- Rs.500/- per each amendment.												
E	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/-.												
F	Advice of transfer in transferable LCs	Rs.500/- per advice of transfer and acceptance commission at 0.30% min. Rs.500/-												
G	Advice of Inland LCs through SFMS	Recovery of actual out of pocket expenses min. Rs.150/- per message												
H	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/-												



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)
I	Clean payment received under LC	Rs. 500/-
J	Charges for certifying invoices subsequent to negotiation	Rs.100/- per invoice.
K	Charges for accepting bills under LCs	Rs.150/- per occasion.
L	Charges for retirement of bills under LCs	0.30% with a minimum of Rs.500/- and maximum of Rs.5000/-
M	Charges for non-payment and non-acceptance of bills on presentation/ on due date	0.20% of bill amount min.Rs.1000/-
16	Guarantees-Inland	
A	Performance Bank Guarantees	<p>For Accounts with external rating of AAA or equivalent Long term rating*:- Min 0.50% p.a. or 0.125% per quarter or part thereof minimum Rs.1,500/- per occasion.</p> <p>For Accounts with external rating of AA or equivalent Long term rating:-Min 0.75% p.a. or 0.175% per quarter or part thereof minimum Rs.1,500/- per occasion.</p> <p>For Accounts with external rating of A or equivalent Long term rating:-Min 1.00% p.a. or 0.25% per quarter or part thereof minimum Rs.1,500/- per occasion.</p> <p>For Accounts with external rating of BBB or equivalent Long term rating:-Min 1.75% p.a. or 0.44% per quarter or part thereof minimum Rs.1,500/- per occasion.</p> <p>For Externally unrated accounts and accounts rated BB and below :-Min 2.00% p.a. or 0.50% per quarter or part thereof min. Rs.1500/- per occasion.</p> <p>* Accounts of Central Government, CPSU and State Government accounts/ State CPSU accounts (guaranteed by the State Government and having RWA < 20 will enjoy the rates as applicable to AAA accounts even if they are unrated * Accounts of Central Government, CPSU and State Government accounts/ State CPSU accounts (guaranteed by the Satte Government and having RWA < 20 will enjoy the rates as applicable to A1+ accounts even if they are unrated</p>
	B.1	In lieu of earnest money deposit
	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)
	B.6	Towards direct and indirect taxes to Govt. in respect of specific transaction
	B.7	For direct/indirect taxes disputes with tax authorities



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)								
	<table border="1"> <tr> <td align="center">B.8</td> <td>For payment for supplies/ Services made /rendered</td> </tr> <tr> <td align="center">B.9</td> <td>For Securing Retention Amount</td> </tr> <tr> <td align="center">B.10</td> <td>For Bidding/Tendering for Project Contracts</td> </tr> <tr> <td align="center">B.11</td> <td>For Performance in terms of any agreed contract</td> </tr> </table>	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	
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									
B	Financial Bank Guarantees	<p>For Accounts with external credit rating of AAA or equivalent Long term rating.*:- Min 0.75% p.a. or 0.188% per quarter or part thereof minimum Rs.5,000/- per occasion.</p> <table border="1"> <tr> <td align="center">A. 1</td> <td>In favour of Customs/ Excise/ Tax Authorities towards Tax/Duties Payment, etc.</td> </tr> <tr> <td align="center">A. 2</td> <td>Favouring "Courts" for release of amounts</td> </tr> <tr> <td align="center">A. 3</td> <td>For Guaranteeing Loan Repayments</td> </tr> </table> <p>For Accounts with external rating of AA or equivalent Long term rating:-Min 1.00% p.a. or 0.25% per quarter or part thereof min. Rs.5000/- per occasion.</p> <p>For Accounts with external rating of A or equivalent Long term rating:-Min 1.25% p.a. or 0.31% per quarter or part thereof min. Rs.5000/- per occasion.</p> <p>For Accounts with external rating of BBB or equivalent Long term rating:-Min 2.00% p.a. or 0.50% per quarter or part thereof min. Rs.5000/- per occasion.</p> <p>For Externally unrated accounts and accounts rated BB and below :- Min 2.50% p.a. or 0.625% per quarter or part thereof min. Rs. 2500/- per occasion.</p> <p>* Accounts of Central Government, CPSU and State Government accounts/ State CPSU accounts (guaranteed by the State Government and having RWA< 20 will enjoy the rates as applicable to AAA accounts even if they are unrated.</p>	A. 1	In favour of Customs/ Excise/ Tax Authorities towards Tax/Duties Payment, etc.	A. 2	Favouring "Courts" for release of amounts	A. 3	For Guaranteeing Loan Repayments		
A. 1	In favour of Customs/ Excise/ Tax Authorities towards Tax/Duties Payment, etc.									
A. 2	Favouring "Courts" for release of amounts									
A. 3	For Guaranteeing Loan Repayments									
	<ul style="list-style-type: none"> ➤ Commission on bank Guarantees are applicable till the claim expiry period. ➤ Refund of Commission on return of BG before expiry of claim period of the Bank Guarantee: 									



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)						
		<ul style="list-style-type: none"> ➤ The commission for a Bank Guarantee is determined based on the external rating at the time of issuance. In certain cases, the competent authority may allow the recovery of the Bank Guarantee commission in installments. In such cases, recovery of commission instalments will be based on External rating at the time of latest review. 						
17	Guarantees on behalf of NSE/BSE/NCDEX/MCX Members:	<ul style="list-style-type: none"> ➤ 1.25% p.a. + GST for clients not maintaining settlement accounts with BOI. ➤ 1.00% p.a. + GST for clients maintaining settlement accounts with BOI. 						
		<ul style="list-style-type: none"> ➤ In case of Clients having settlement account with BOI, GMLCC is empowered to allow concession upto the level of 0.50% p.a. concessions beyond 0.50% p.a. to be approved by CAC. ➤ In case of Clients not having settlement account with BOI, GMLCC is empowered to allow concession upto the level of 0.25% p.a. ; EDLCC upto the level of 0.50% p.a. and concession beyond 0.50% p.a. to be approved by CAC. 						
18	Commitment Charges: {Applicable to accounts with fund based limits of Rs.1.00 crore and above in Large & Mid Corporate verticals only (Other verticals to be exempted from this)} It is levied on quarterly basis with tolerance level of 30% of quarterly operating limit/ drawing limit. (Ref. Branch Circular No. 99/146 dated 22.12.2005 & 102/207 dated 24.02.2009)	<table border="1"> <thead> <tr> <th align="center">Level of utilization</th> <th align="center">Commitment Charge</th> </tr> </thead> <tbody> <tr> <td align="center">Less than 60%</td> <td align="center">0.25% p.a. on unutilised portion</td> </tr> <tr> <td align="center">60% & above</td> <td align="center">No commitment charges.</td> </tr> </tbody> </table>	Level of utilization	Commitment Charge	Less than 60%	0.25% p.a. on unutilised portion	60% & above	No commitment charges.
Level of utilization	Commitment Charge							
Less than 60%	0.25% p.a. on unutilised portion							
60% & above	No commitment charges.							
		<p>*Wherever operating limits are fixed, commitment charges will be levied in relation to operating limits and not sanctioned limits and to be levied on per annum basis and recovery should made on quarterly basis as per rates mentioned above.</p>						



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)	
19	Commercial Paper:	0.50% p.a. of face value of CP issue.	
	i. Issuing Paying Agent charges		
	ii. Charges for allotment/ redemption and sale/purchase transactions.	CDSL	NSDL
	iii. Account Maintenance	Rs.1,000/-	Rs.350/-
	iv. Charges per transaction per Security-Sale/purchase	Rs.275/-	Rs.350/-
	v. Charges for re-materialisation per request.	Rs.30/-	Rs.30/-
	vi. Charges for earmarking limits for CP-1.00%	1.00% p.a. (in addition to applicable commitment charges)	
20	Earmarking of Limits	Rs.10,000/- p.a. per Branch	
21	Issuance of NOC	<p>A flat charge of Rs.20,000/- to be levied at the time of issuing NOC for ceding first/ second charge/Other purpose in respect of all accounts having credit limit of Rs.1 crore and above.</p> <p>In case of Real Estate Projects: Service Charges for NOC for sale of unit in a Real Estate Project financed by our Bank.</p> <p>NOC for sale of unit in Real Estate Project is critical and legal requirement for the business operation. Without NOC for sale of unit, the borrower can't sell any unit in the project. Accordingly, borrowers engaged in the activity requests for NOC in routine manner. Presently, Service Charges for such NOCs is not specified.</p> <p>Accordingly, We propose charges of Rs. 2,000/- per unit towards NOC for sale of units in Real Estate Projects.</p>	
22	Equitable Mortgage charges Charges to be levied both for original and extension of mortgages.	<p>Rs.20,000/- per equitable mortgage.</p> <p>Single /First Mortgage will have Mortgage charges of Rs.20,000/- and subsequent Mortgage charges in case of creation/ extension of multiple mortgages in the same account to be recovered at Rs.10,000/- each. Modified vide Cir. Letter No. C & IC : PRW:2011-12:160 dated 08.12.2011.</p> <p>Single Mortgage may consist of one property or multiple properties at a time. Branches be guided accordingly.</p>	



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)														
23	Service charges for Furnishing copy of Credit Information Report and CERSAI Registration charges.	Please refer Retail Banking Department Annexure for applicable charges.														
24	Tech. Inspection charges (Project Appraisal Charges) Medium and Large Scale Industries	<p>Fee Structure for TEVS is as under:</p> <p>1. Details of fee charged for TEVS are as below</p> <table border="1"> <thead> <tr> <th align="center"># Aggregate Limits (FBL+NFBL)</th> <th align="center">TEV study carried out by Bank's Technical Officer</th> </tr> </thead> <tbody> <tr> <td align="center">Below Rs. 25 Crore</td> <td align="center">0.15% of aggregate limits</td> </tr> <tr> <td align="center">Rs. 25 Crore to Rs. 35 Crore</td> <td align="center">0.20% of aggregate limits</td> </tr> <tr> <td align="center">Above Rs. 35 Crore to Rs. 50 Crore</td> <td align="center">0.25% of aggregate limits</td> </tr> <tr> <td align="center">Above Rs 50 Crore</td> <td align="center">0.30% of aggregate limits</td> </tr> <tr> <td align="center">Minimum fee/charges</td> <td align="center">Rs. 2 Lacs</td> </tr> <tr> <td align="center">Maximum fee/charges</td> <td align="center">Rs. 15 Lacs</td> </tr> </tbody> </table> <p><i># Aggregate limits under this section shall refer to the sum of all limits (FB+NFB) availed from Banks/NBFCs for the same activity/unit.</i></p> <p>Technical Appraisal fee or TEVS fee is chargeable at the time of considering fresh/additional FB limits. The fee will be charged on the basis of total aggregate limits applied for by the proponent at the time of first appraisal. The same will be on the basis of only incremental (FB + NFB) limits applied for in respect of subsequent appraisals.</p> <p>Fees in case of No TEV Study conducted by Technical Officer : No TEV Fees/ Additional Processing fee will be charged in the accounts where TEV study is not carried out by the Technical officers of the bank.</p> <p>2. Payment of TEVS fee 25% of the non-refundable TEVS fee should be collected up front on the basis of aggregate limits applied for. The balance is to be paid at the time of sanction.</p>	# Aggregate Limits (FBL+NFBL)	TEV study carried out by Bank's Technical Officer	Below Rs. 25 Crore	0.15% of aggregate limits	Rs. 25 Crore to Rs. 35 Crore	0.20% of aggregate limits	Above Rs. 35 Crore to Rs. 50 Crore	0.25% of aggregate limits	Above Rs 50 Crore	0.30% of aggregate limits	Minimum fee/charges	Rs. 2 Lacs	Maximum fee/charges	Rs. 15 Lacs
# Aggregate Limits (FBL+NFBL)	TEV study carried out by Bank's Technical Officer															
Below Rs. 25 Crore	0.15% of aggregate limits															
Rs. 25 Crore to Rs. 35 Crore	0.20% of aggregate limits															
Above Rs. 35 Crore to Rs. 50 Crore	0.25% of aggregate limits															
Above Rs 50 Crore	0.30% of aggregate limits															
Minimum fee/charges	Rs. 2 Lacs															
Maximum fee/charges	Rs. 15 Lacs															



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)						
		<p>As an exemption to the timing of collection, in respect of restructuring accounts the collection can be done at the time of sanction/after sanction.</p> <p>3. Appraisal Fee in Consortium Accounts</p> <p>i) In consortium accounts where we are not the leader, TEVS fee shall not be charged unless the assignment is entrusted to us by other lenders.</p> <p>ii) Whenever joint TEVS is undertaken by more than one lender including our Bank, TEVS appraisal fees shall be calculated for the total limits from the consortium at rates mutually agreed to between the appraising bankers. These rates shall be approved by the respective zonal managers/ DGM-LCB and the appraisal fee shall be divided among the appraising lenders in the ratio of their limits.</p> <p>iii) No TEVS fee is to be charged in accounts where TEV study carried out by any member bank/s /outside consultants (appointed by any member bank or borrower itself) and accepted by the Consortium leader/other lenders.</p> <p>Vetting of such Reports are mandatory to assess the reasonableness and coverage of the TEVS Reports. Vetting Charges will be applicable as per rates mentioned below. However, lead bank/ consortium / sanctioning authority may take decision on charges on case-to-case basis.</p> <p>4. Charging of TEVS Appraisal Fee in stressed accounts As per Bank's extant guidelines on Case to case basis.</p> <p>5. TEVS fee for Re-appraisal of Projects appraised earlier by TAD/TACs:</p> <table border="1"> <thead> <tr> <th align="center">Reference Type</th> <th align="center">Re-appraisal Fee</th> </tr> </thead> <tbody> <tr> <td>Accounts where no increase in aggregate Limits is proposed</td> <td>25% of applicable TEVS fee</td> </tr> <tr> <td>Accounts where increase in aggregate Limits is proposed</td> <td>25% of applicable TEVS fee for the limits sought originally + TEVS fee for additional limits</td> </tr> </tbody> </table> <p>Re-appraisal refers only to those projects where earlier appraisal has been carried out by our Bank. Any re-study of the project appraised by outside consultants earlier will be considered as Fresh Appraisal.</p>	Reference Type	Re-appraisal Fee	Accounts where no increase in aggregate Limits is proposed	25% of applicable TEVS fee	Accounts where increase in aggregate Limits is proposed	25% of applicable TEVS fee for the limits sought originally + TEVS fee for additional limits
Reference Type	Re-appraisal Fee							
Accounts where no increase in aggregate Limits is proposed	25% of applicable TEVS fee							
Accounts where increase in aggregate Limits is proposed	25% of applicable TEVS fee for the limits sought originally + TEVS fee for additional limits							



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)																				
		<p>6. Fee for TEV study by our Bank for other banks/FIs /other Agencies</p> <table border="1"> <tr> <td>0.50% of the Project Cost + inspection Charges* with a cap of Rs. 50 lakhs</td> </tr> <tr> <td>*includes Lodging, boarding, air/train/ other traveling Charges (including local travel) plus allowances payable to officers deployed – permissible as per Bank's rules</td> </tr> </table> <p>7. Fee for Sharing of TEVS report</p> <p>a) 0.25% of aggregate fund based limits (FBL+NFBL) for limits upto Rs. 25 Crore.</p> <p>b) 0.50% of aggregate fund based limits (FBL+NFBL) for limits beyond Rs. 25 Crore.</p> <p>Fee as above would be worked out on total limits sought from the consortium/MBA (including limits from our Bank) and shall include fee for our exposure also.</p> <p>8. Fee for Vetting of TEVS report of external consultants /FIs/ Banks</p> <table border="1"> <thead> <tr> <th align="center">Aggregate Limits (FBL+NFBL)</th> <th align="center">Vetting Charges</th> </tr> </thead> <tbody> <tr> <td>Less than Rs. 1 Crore</td> <td>Rs. 0.25 Lacs</td> </tr> <tr> <td>Rs. 1 Crore to less than Rs. 10 Crore</td> <td>Rs. 0.50 Lacs</td> </tr> <tr> <td>Rs. 10 Crore to less than Rs. 25 Crore</td> <td>Rs. 1.00 Lacs</td> </tr> <tr> <td>Rs. 25 Crore to less than Rs. 50 Crore</td> <td>Rs. 2.00 Lacs</td> </tr> <tr> <td>Rs. 50 Crore & Above</td> <td>Rs. 3.00 Lacs</td> </tr> </tbody> </table> <p>9. Fee for Re-Vetting :</p> <table border="1"> <thead> <tr> <th align="center">Reference Type</th> <th align="center">Re-vetting Fee</th> </tr> </thead> <tbody> <tr> <td>Accounts where no increase in aggregate Limits is proposed</td> <td>25% of applicable Vetting fee</td> </tr> <tr> <td>Accounts where increase in aggregate Limits is proposed</td> <td>25% of applicable Vetting fee for the limits sought originally + Vetting fee for additional limits</td> </tr> </tbody> </table> <p>10. TECHNICAL DUE DILIGENCE INSPECTION CHARGES</p>	0.50% of the Project Cost + inspection Charges* with a cap of Rs. 50 lakhs	*includes Lodging, boarding, air/train/ other traveling Charges (including local travel) plus allowances payable to officers deployed – permissible as per Bank's rules	Aggregate Limits (FBL+NFBL)	Vetting Charges	Less than Rs. 1 Crore	Rs. 0.25 Lacs	Rs. 1 Crore to less than Rs. 10 Crore	Rs. 0.50 Lacs	Rs. 10 Crore to less than Rs. 25 Crore	Rs. 1.00 Lacs	Rs. 25 Crore to less than Rs. 50 Crore	Rs. 2.00 Lacs	Rs. 50 Crore & Above	Rs. 3.00 Lacs	Reference Type	Re-vetting Fee	Accounts where no increase in aggregate Limits is proposed	25% of applicable Vetting fee	Accounts where increase in aggregate Limits is proposed	25% of applicable Vetting fee for the limits sought originally + Vetting fee for additional limits
0.50% of the Project Cost + inspection Charges* with a cap of Rs. 50 lakhs																						
*includes Lodging, boarding, air/train/ other traveling Charges (including local travel) plus allowances payable to officers deployed – permissible as per Bank's rules																						
Aggregate Limits (FBL+NFBL)	Vetting Charges																					
Less than Rs. 1 Crore	Rs. 0.25 Lacs																					
Rs. 1 Crore to less than Rs. 10 Crore	Rs. 0.50 Lacs																					
Rs. 10 Crore to less than Rs. 25 Crore	Rs. 1.00 Lacs																					
Rs. 25 Crore to less than Rs. 50 Crore	Rs. 2.00 Lacs																					
Rs. 50 Crore & Above	Rs. 3.00 Lacs																					
Reference Type	Re-vetting Fee																					
Accounts where no increase in aggregate Limits is proposed	25% of applicable Vetting fee																					
Accounts where increase in aggregate Limits is proposed	25% of applicable Vetting fee for the limits sought originally + Vetting fee for additional limits																					



Service Charges (Excluding GST)

SL NO	ITEM	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)
		<p>Considering the fact that this inspection is proposed for safeguarding Bank's interests, normal applicable inspection charges besides travelling, boarding/lodging expenses are to be recovered from the borrower.</p> <p>11. PROJECT MONITORING INSPECTION CHARGES Considering the fact that this inspection is proposed for safeguarding Bank's interests, normal applicable inspection charges besides travelling, boarding/lodging expenses are to be recovered from the borrower.</p> <p>Authority to approve waiver/ concession on any of the above applicable charges will be as per Bank's extant guidelines.</p>

General Notes/Clarifications:

i) Commission on issuance of Guarantees (I/F) and Letters of Credit (I/ F) with higher Cash Margin: (HOB 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

*Cash Margin to include Bank's own Fixed Deposits.

ii) **Revision in charges:**

- Since the charges are linked with external rating, as and when the rating is revised, charges are required to be aligned with revised rating.
- While in case of LCs already opened will carry the charges applicable as per the external rating of the account at the time of opening of LC, revised charges due to revision in rating will be applicable for LCs opened after receipt of revised rating. In case of Capex LCs, revised charges should be recovered from the date of revision in rating. Branches should obtain appropriate undertaking in this regard from the borrower.



Service Charges (Excluding GST)

- **BGs issued** upto one year will carry the commission as applicable at the time of issuance of BGs irrespective of revision in rating during the year. Accounts wherein BGs have been issued for a period beyond 1 year, revised commission to be charged due to revision in risk weight (downward and upward) in the accounts from subsequent quarter of receipt of revised external credit rating. Branches should obtain appropriate undertaking in this regard from the borrower.

- iii) **On expiry of external rating, it shall be treated as unrated and commission/charges will be recovered as applicable for unrated accounts.**

- iv) **Concession on charges:**
 - Presently, concessions are normally linked to applicable rates as a percentage. With substantial reduction in applicable charges for rating upto BBB, concession, if any, proposed in the accounts to be specified while seeking approval.

 - **Discretionary Powers** : Existing delegation for concession in Rate of interest and service charges like processing, lead bank charges, commitment charges, TEVs charges, other charges, commission on LCs and BGs etc related to credit facilities (Approval : BM dated 13.12.2016 and circulated vide HOBC No. 110/187 dated 29.12.2016).

 - **No processing or documentation charges are to be levied in case of Casual BG Limits and/ or casual LC Limits issued against 100% or more cash margin.**

