

Advances related Service Charges w.e.f. 01.09.2023

Sr. No.	Content	Page No.	Charges Taken (System/Manual)
A) INSPECTION CHARGES			
1	Inspection Charges for Loan limits	1	S
B) PROCESSING CHARGES			
1	Up-front Evaluation Fees for Term Loan /Agri Term Loan	1	S
2	Processing charges on Cash credit limits	1	S
3	Demand Loan/overdraft against NSC/KVP/IVP/LIC	1	S
4	High Value LAP		
C) PROCESSING CHARGES for P Segment			
1	Personal /Consumer Loans	2	S
2	Housing Loans	2	S
3	Purchase of Plot of land	2	S
4	Car Loans/Auto Loans (including SME Car Loan)	2	S
5	Loan against E M of Property	2	S
6	Gold Loan	2	S
7	JLG	2	S
8	Loan to Staff at Public Rates.	2	S
D. EDUCATION LOAN DOCUMENTATION FEES			
1	In India	3	S
2	For Abroad	3	S
E. Penal Rate of Interest (in case of irregular & irregular (NPA) accounts			
1	Cash Credit	3	S
2	Term Loan	4	S
3	Pre Closure Charges	4	M
4	Home Loans/Plot Loan	4	S
F. OTHERS			
1	Inland Guarantees	5	M
2	Services charges for providing - credit information reports under Credit Information Companies.	5	M

A. INSPECTION CHARGES

S.No.	Particulars	Charges w.e.f. 01.09.2023
1	All Loan limits up to Rs. 25000/-	Nil
	Loan limits above Rs. 25001/- & up to Rs. 2 lacs.	Rs. 600/- + GST per annum.
	Loan limits above Rs. 2 lacs	Rs. 300/- + GST per lac/ per annum maximum Rs.36,000/- p.a. + GST (Within same municipal limits.)
	For Outstation Inspection (All Loan limits up to Rs. 25000/-)	Rs. 300/- + GST per lac/ per annum Max. up to 36,000/-plus actual expenses incurred will be recovered at branch end
1. No Inspection Charges are to be levied on the Inspection of P-segment Loans (Housing Loan/Car Loan/Personal Loan/Education Loan.)		
2. No Inspection Charge to be levied in KCC/ACC loan upto 3 lakh.		
3. Inspection charges are Nil in “Gold loan” scheme.		
4. Inspection charges are to be recovered per borrower wise, irrespective of facilities.		

B. PROCESSING CHARGES

S.No.	Particulars	Description	Charges w.e.f. 01.09.2023
1	Up-front Evaluation Fees for Term Loan /Agri Term Loan (Excluding P segment loans)	Up to Rs. 25000/-	NIL
		Rs. 25001/- upto Rs. 2 lacs	1.20% + GST of loan amount
		Above Rs. 2 Lacs	1.50% + GST of loan amount. Max Rs 6.25 lacs +GST
2	Processing charges on Cash credit limits : All types of Fund Based & Non Fund Based limits including Ad-hoc limits & KCC/ACC Limits above 3 Lakhs (except against Banks own TDRs) to be recovered at sanction or each year at the time of renewal.	Up to Rs. 25000/-	No charges
		Rs. 25001/- upto Rs. 2 lacs	Rs. 1000/- + GST
		Above Rs. 2 lacs Up to 10 Lacs.	0.30% + GST of the loan amount minimum Rs. 2,000/- + GST
		Above 10 Lakh	0.40% + GST of the loan Amt.
3	Demand Loan/overdraft against NSC/KVP/IVP/LIC	Any Loan amount	Rs. 750+ GST
4	High Value LAP	1.00%+ GST of sanction /renewal amount: Minimum Rs 10000+GST	
1. No Processing Charges to be recovered on loans against our own deposits.			
2. The Processing Charges are to be recovered at the time of initial processing as well as at each renewal, in case of other than Term Loans.			
3. Where account could not be renewed in time due to delayed submission of data by the borrower, the charges is to be recovered for continuing the advance.			

4. No processing charges on KCC/ACC loan upto 3 lakh in fresh sanction as well as renewal.
5. Processing Charges are not applicable on Term Loans as upfront fee will be recovered.
6. Product specific processing charges are to be recovered wherever prescribed.

C. PROCESSING CHARGES FOR P SEGMENT

S. N.	Type of Scheme	Particulars	Charges w.e.f. 01.09.2023
1	Personal /Consumer Loans	MOU Based OD	Nil
		Other than MOU	1.10% + GST of the Loan irrespective of the loan amt. Minimum Rs 1300/- + GST
2	Housing Loans	0.35% of the loan amount plus applicable service tax, minimum of Rs. 2,000/- + GST and maximum of Rs. 10,000/- + GST	
3	Purchase of Plot of land	0.35% of the loan amount plus applicable service tax, minimum Rs. 2,000/- + GST and maximum of Rs. 10,000/- + GST.	
4	Car Loans/Auto Loans (including SME Car Loan)	Up to Rs. 5.00 Lakhs-	Rs. 1,000/- + GST
		Up to Rs. 5.00 Lakhs-	Rs. 1,500/- + GST
5	Loan against E M of Property	1.00 % + GST of the Loan amount Minimum Rs 10000 + GST & Maximum Rs.50000/- + GST (revised as per circular no 2021/adv/10dated 25.03.2021)	
6	Gold Loan	P –Segment Gold Loan	0.50% of the Loan amount + applicable Tax or Rs 500 + applicable Tax, whichever is higher
		AGRI –Segment Gold Loan Charges	
		1. Upto Rs. 50000 /- 2. Above Rs 50,000 upto Rs 2 Lakh 3. Above Rs 2.00 Lakh	1. NIL 2. Rs 500/- +GST 3. 0.30% of the loan amount + GST
		Processing charges to be changed by bank from time to time , subject to maximum of Rs 1500/- + GST	
7	JLG	Upto Rs. 50000 (per head)	NIL
		Above Rs. 50000 (per head)	1.20% + GST
8	Loan to Staff at Public Rates.	There will be no processing charges. Only actual charges (CIBIL, SARFAESI, etc.) will be applicable.	

D. EDUCATION LOAN DOCUMENTATION FEES

S. No.	Particulars	Charges w.e.f. 01.09.2023
1	In India	
	Up to Rs. 4.00 lacs.	Rs 400/-+ GST
	Above Rs. 4.00 Lacs to 15 Lacs	Rs 1000/-+ GST
	Above Rs. 15.00 Lacs to 30 Lacs	Rs 2000/-+ GST
	Above Rs. 30.00 Lacs	Rs 4000/-+ GST
2	For Abroad Education	
	Upto 15 Lacs	Rs 4000/-+ GST
	Above Rs. 15.00 Lacs to 30 Lacs	Rs 6000/-+ GST
	Above Rs. 30.00 Lacs	Rs 9000/-+ GST
In case the student is going abroad. The Student has to Deposit Rs.10000/- towards processing. If he avails the loan the amount will be adjusted as his Margin Money/interest amount. If he does not avail the loan facility within 4 months the amount will be credited to commission A/c.		

E. Penal Rate of Interest (in case of irregular & irregular (NPA) accounts

S.No.	Particulars	Description	Charges w.e.f. 01.09.2023
1	CASH CREDIT	1 Irregular limit up Rs. 25,000/-	Nil
		2.Irregular limit above Rs. 25,000/-	3.00% per annum of the irregular portion for the period of irregularity
		3. Non-submission of renewal data for more than 3 months.	
		a) All loans upto Rs.3.00 lacs :	NIL
		b) For limits above Rs 3.00 lacs to Rs. 10.00 lakhs	Non-submission of renewal data 30 days before the due date for renewal of limits: Flat Rs 500/- upto the due date of renewal & flat Rs 1,000/- pm there after till the date of submission.
		c) For limits above Rs. 10.00 lakhs	Non-submission of renewal data 30 days before the due date for renewal of limits: Flat Rs 2,000/- upto the due date of renewal & flat Rs 3,000/- pm there after till the date of submission.
		4. Non submission of audited balance sheet (as applicable) within 6 months of the closure of the FY of the borrowing entity:	
		Delay of one month:	NIL
		Delay of more than one month:	Pricing to go up by 0.25% till the audited balance sheet is submitted
		5. Non Submission of Stock statements in time:	
		(Stock statements not submitted within 20 days of the succeeding month to be treated as non-submission except where period is extended / specified by the sanctioning authority or in the scheme).	

S.No.	Particulars	Description	Charges w.e.f. 01.09.2023
		i) For limits up to Rs. 3.00 Lacs:	Nil
		ii) For limits above Rs 3.00 lac to Rs. 10.00 Lacs-	Rs. 500 + GST per month
		iii) For limits above Rs 10.00 lac-	Rs. 100 per day
		(Stock statement requirement)	
		1. Scoring Model based SME Cash credit scheme: - Every year in the month of February.	
		2. Collateral based SME Smart Score scheme:- Every month.	
		3. Loan Against Property (LAP): Business Purpose: - In February, May, August & November.)	
2	Term Loans	1. Irregular limit up Rs. 25,000/-	Nil
		2. Irregular limit above Rs. 25,000/-	3.00% per annum of the irregular portion for the period of irregularity
3	Pre Closure Charges (Manual)	2.00% of the pre-paid amount.	
		Exemptions:	
		i) No charges will be levied on floating rate term loan sanctioned to individual borrowers	
		ii) Micro & small Enterprises as defined under MSMD Act 2006 are exempted irrespective of the limits/out standings. However if a loan is being taken over by other banks/FIs, pre-payment charges will be applied.	
		No Pre-closure Charges will be taken in case of House loan & Car Loan	
4	Home Loans/Plot Loan	Upto Rs.25,000/-	Nil
		Above Rs.25,000/-	If the irregularity exceeds EMI or Instalment amount, for a period of one month , then penal interest should be recovered @3% p.a. over and above the applicable interest rate on the overdue amount for the period of default. If part instalment or part EMI remains overdue, then penal interest should not be levied.

F. OTHERS

S.No.	Particulars	Description	Charges w.e.f. 01.09.2023
1	Inland Guarantees (Manual)	All cases	2.00% + GST per annum
	1. in case of 100% Cash Margin- 25% of the effective commission rate will be charged		
	2. in case of 50% Cash Margin- 50% of the effective commission rate. Will be charged.		
2	Services charges for providing - credit information reports under Credit Information Companies. (Manual)	For individual customers (All segments)	Rs. 300/-+GST
		For Non-individual customers (All segments)	Rs 2000/-+GST
Charges will be taken in advance by sourcing branch			