

Service Charges w.e.f 01.05.2025

Processing Charges (Excluding GST):

Sr no	Scheme	Charges
1	Issue of Solvency	Rs.350/Lakh (Minimum : Rs.1500/- Maximum : Rs.20000/-)
2	Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender.	Rs.1000/- per certificate
3	Home loan and Home Improvement	Processing fee: 0.50% of Loan Amount. Max.: Rs.25,000/-
4	Additional Assured Advance (AAA)	Processing fee: 0.50% of Loan Amount, Max. Rs.25,000/-
5	Car loan	Up to 10 lakh: 0.50% of Loan amount (Minimum: Rs.1,000/-) Above 10 Lakh: 0.50% of Loan amount (Minimum: 5,000/-)
6	Two wheeler loan	Rs.1000/- Lump sum
7	Education Loan	Upto Rs.7.50 Lakh : Nil Above Rs.7.50lakh : Nil However out of pocket expenses are to be recovered.
8	Mortgage Loan	Term Loan: (One Time only) 1% of Loan amount with Maximum : Rs.1,50,000/- Minimum: Rs, 5,000/- Over Draft: Up to Rs.3.00 Crores: 0.35% of limit with Max: Rs,75,000/- Minimum :Rs,5000/- Above Rs,3.00 Crores: 0.25% of the limit without any Maximum.
9	Personal loan	2% of Loan amount Minimum: Rs.1000/- Maximum: Rs.10,000/-
10	Traders loan	Up to Rs.2,00,000/- Rs.1000/- Lump sum, Above Rs.2,00,000/- Term Loan: (One Time only) 1% of Loan amount with Max: Rs.1,50,000/- Minimum: Rs.5,000/- Over Draft: Up to Rs.3.00 Crores: 0.35% of limit with Max: Rs.75,000/- Min: Rs.5000/- Above Rs,3.00 Crores: 0.25% of the limit without any Maximum.
11	SME Loan pack	Upto Rs.50,000/- : Nil Above Rs.50,000/- to Up to Rs.2,00,000/-

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		<p>Rs.1000/- Lump sum,</p> <p>Above Rs.2,00,000/- Term Loan: (One Time only) 1.00% of Loan amount with Maximum: Rs.15,00,000/- Minimum: Rs.5,000/-</p> <p>Cash Credit: Up to Rs.3.00 Crores: 0.35% of limit with maximum: Rs.1,00,000/- Minimum :Rs.5000/-</p> <p>Above Rs.3.00 Crores: 0.25% of the limit without any Maximum.</p>
12	Loan to Doctors (AROGYADHAM)	<p>Term Loan: (One Time only) 0.75% of Loan amount with Maximum: Rs.2,00,000/- Minimum: Rs. 5,000/-</p> <p>Over Draft: Up to Rs.3.00 Crores: 0.35% of limit with maximum: Rs.1,00,000/- Minimum: Rs.5000/-</p> <p>Above Rs.3.00 Crores: 0.25% of the limit without any Maximum.</p>
13	Ad-hoc /Excess Sanctions	<p>0.50% of Loan amount Maximum: Rs.10,000/-</p>
14	Advance Against Gold Ornaments/Jewellery/Gold Loan	<p>Agri Gold Loan: 0.25% of the sanctioned Limit</p> <p>Retail Gold Loan: 0.50% of the sanctioned Limit</p>
15	Advance Against Securities (NSC/KVP, LIC Policy)	<p>Rs.500/- (No other Charges)</p> <p>No charges on Review / Renewal in case of Term Loan / Demand Loan accounts. For Overdrafts accounts, processing charges are on per annum basis</p>
16	Small Road Transport Operators (SRTTO)	Processing fee: 1.00% of loan amount
17	PM Vishwakarma	Processing Fee: Nil
18	Loan for CA Firm	Processing Fee: Rs.2000/-
19	Kisan Credit Card	<p>Up to Rs.3,00,000/- :Nil (For fresh KCC only) Above Rs.3,00,000/- :1.00% of Drawing power of respective year</p> <p>Charges for annual review of KCC accounts - Up to Rs.50,000: Nil, Above Rs.50,000: 1.00% of Drawing power of respective year</p>
20	Agriculture advances (Other than KCC)	<p>Up to Rs.3,00,00/-: Nil Above Rs.3,00,000/-: 1.00% of loan amount</p>
21	Processing charges applicable to NFB LIMIT	<p>Loan upto Rs.25000/-: Nil Loan Above 25,000 to 50,000/- : Rs.500/- Loan Above 50,000 to Rs.2 lakh: Rs.500/-</p>

		Loan Above 2 lakh to 10 lakh: Rs.200/- per lakh, Min Rs.500/- Loan above 10 lakh: Rs.150 per lakh Min Rs.1500/- Max Rs.5 lakh
22	GST Based Business Loan	Rs.5 Lakh upto Rs.10Lakh: Rs. 250 per Lakh Above Rs.10 Lakh: Rs.350 per Lakh Minimum Rs. 3500/- and Maximum Rs. 15000/-
23	Future rent receivable scheme	1.00% of loan amount
24	Suvidha Personal Loan	0.50% of loan amount
25	Personal Loan scheme for ANGANWADI WORKERS	2% of Loan amount Minimum : Rs.1000/-
26	Personal Loan for Pensioners	For Retired Employees of our Bank / their Family Pensioners: Nil For others: Rs.1000/-
27	financing against e-NWRs	Up to Rs.50 Lakhs: Rs.1,000/- Above Rs.50 Lakhs and Rs.10 Crore: Rs.25/- per/Lakh Subject to Maximum of Rs.20,000/-
28	PM Surya Ghar Muft Bijli Yojana	For Unit Capacity up to 3 KW: Nil For Unit Capacity more than 3 KW & Up to 10 KW:0.50% of loan amount Min.: Rs.500/- Max.: Rs.5,000/-
29	Financing under Agriculture Infrastructure Fund	0.50% of sanctioned limit
30	PM KUSUM Scheme	Upto Rs. 50000/- : Nil Above Rs. 50000/- to Rs. 300000/-: 0.25% of Fresh Sanction Limit Above Rs. 300000/- 0.50% of loan Limit
31	Other ADVANCES charges not covered above	Upto Rs. 50,000/-: Nil Above Rs.50,000/- to Up to Rs,2,00,000/-: Rs,1000/- Lump sum, Above Rs,2,00,000/- Term Loan: (One Time only) 1.00% of Loan amount with Maximum : Rs,15,00,000/- Minimum: Rs, 5,000/- Cash Credit: Up to Rs,3.00 Crores: 0.35% of limit with maximum: Rs.1,00,000/- Minimum :Rs,5000/- Above Rs,3.00 Crores: 0.25% of the limit without any Maximum.

Inspection Charges (Excluding GST):

Sr no	Scheme	Charges
1	Home loan and Home Improvement	Inspection charges : Rs.200/- per inspection Inspection Frequency-Yearly
2	Additional Assured Advance (AAA)	Inspection charges: 1st time at the time of disbursement: Rs.500/- Then after no inspection charges are to be levied as inspection will be synchronized with housing property. Inspection Frequency-Yearly
3	Car loan	Inspection Charges: Rs.500/- per inspection Inspection Frequency-Yearly
4	Two wheeler loan	Nil
5	Education Loan	Nil
6	Mortgage Loan	Rs.500 Yearly Inspection Frequency-Yearly
7	Trader loan	Rs.500 Yearly Inspection Frequency-Yearly
8	Loan to Doctors (AROGYADHAM)	Rs.500 Yearly Inspection Frequency-Yearly
9	PM Surya Ghar muft Bijli Yojana	Nil
10	Small Road Transport Operators (SRTTO)	Rs.500 Yearly Inspection Frequency-Yearly
11	PM Vishwakarma	Nil
12	Kisan Credit Card	Nil
13	Agriculture advances (Other than KCC)	Loan upto Rs. 50,000/- : Nil Above Rs. 50,000/- upto Rs. 5 lakh: Rs. 250 p.a. Above Rs. 5 lakh Upto Rs. 10lakh: Rs. 500 p.a. Above 10 Lakh up to Rs. 1. crore: Rs. 100 p.a. per lakh (Maximum Rs. 10,000) Above 1 crore up to Rs. 5 crore: Rs. 50 p.a. per lakh (Min. Rs. 7500/- Maximum Rs. 15,000) Above Rs 5 crore Rs.25 per lac p.a. Min. Rs.20000 p.a.

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		<p>Inspection Frequency-As per frequency specified for respective scheme.</p> <p>Charges are to be collected per inspection on pro-rata basis.</p>
14	KCC Animal husbandry & fishries	<p>Upto Rs. 50,000/-: Nil,</p> <p>Above Rs. 50,000/-: Rs.500/- (Per inspection)</p> <p>Inspection frequency-Half yearly</p>
15	Mortgage over draft	<p>(Mortgage over draft : Rs.500 Yearly)</p> <p>Inspection frequency-Yearly</p>
16	SME	<p>Loan upto Rs.50,000/- : Nil</p> <p>Above Rs.50,000/- upto Rs.5 lakh: Rs.250 p.a.</p> <p>Above Rs.5 lakh Upto Rs.10lakh: Rs.500 p.a.</p> <p>Above 10 Lakh up to Rs.1. crore: Rs.100 p.a. per lakh (Maximum Rs.10,000/-)</p> <p>Above 1 crore up to Rs. 5 crore: Rs.50 p.a. per lakh (Min. Rs.7500/- Maximum Rs.15,000/-)</p> <p>Above Rs 5 crore Rs.25 per lac p.a. Min. Rs.20000 p.a.</p> <p>Inspection Frequency-Bi-monthly for CC and half yearly for Term Loans</p> <p>Charges are to be collected per inspection on pro-rata basis.</p>

No processing/Inspection charges are to be collected for Priority sector loans up to limit Rs. 50,000/- and SHGs/JLGs.

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Other Charges (Excluding GST):

Sr No	Scheme	Charges
1	Home loan and Home Improvement	Prepayment Charges : Nil
2	Car Loan	Prepayment Charges: 2.00 % of the amount of the Loan pre-paid will be levied if closed within 24 months. No prepayment charge after 24 Months
3	Future Rent Receivables Scheme	1% of the amount of the loan pre-paid will be levied.
4	MSME Loans	For Micro and small enterprise: Nil Other than Micro & small enterprise 1) Prepayment from own source (a) Nil if prepaid from own sources 2) Prepayment by other means: 2% on entire outstanding.
5	Mortgage Charge	Per borrowing entity with FB+NFB limit of Upto Rs.10 lakhs : Rs.500/- per lakh Above Rs.10 lakhs & upto Rs.50 lakhs :Rs.5000/- Above Rs.50 lakhs & Upto Rs.100 lakhs : Rs.10,000/- Above Rs.100 lakhs : Rs.15,000/- Equitable/Simple Mortgage creation charges as mentioned above will be recovered separately for all loans, except education loans and home loans / home improvement loan and top up loan. The charges specified are applicable per instance irrespective of the number of title deeds. The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also. The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also.
6	Commitment Charges (Fund Based facilities)	Commitment charges : Cash Credit /Overdraft : Upto Rs.10 lakh: Nil Loan Above 10 lakh (i) If the average utilization is higher than 60% : Nil. (ii) If the average utilization is between 50% to 60% : 0.25% p.a. on the entire unutilised portion.

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		<p>(iii) if the average utilization is less than 50% : 0.50% p.a. on the entire unutilized portion,</p> <p>To be recovered at the end of every half year.</p> <p>Term Loan : 0.50% p.a. for delayed draw down 2 months from the due date on the amount due for disbursement as per disbursement schedule but not disbursed, for the period of delay.</p>
7	Commitment Charges (Non-Fund Based facilities)	Nil
8	GUARANTEES commission on inland guarantees. (system)	<p>Bank Guarantee Commission:</p> <p>Rs.1000/- plus charges as under:</p> <p>(i) Up to Rs.5 cr. : 1.50% p.a. (ii) Above Rs.5 cr. & Up to Rs.10 cr. : 1.5% p.a. (iii) Above Rs.10 cr. 1.25% p.a.</p> <p>BG charges will be recovered in multiple of months for the actual period of BG liability outstanding in bank's books including claim period if any, with a minimum period 01 month. For this purpose, broken days in a month will be treated as full month for a recovery of commission. For BGs with 100% cash margin: 25% of the applicable charge to be recovered with minimum of Rs.1000/-.</p>
9	Refund for guarantees tendered for cancellation before the expiry date. Extended period of validity of guarantee due to restrains imposed by court orders at the instance of constituents from meeting their obligations to beneficiaries, when guarantees are invoked.	<p>50% of the commission charged for the unexpired period from the original date of issue/date of extension (part of month in unexpired period, to be ignored)</p> <p>EXTENSION OF GUARANTEE: At the above rates as in point no.7 above calculated for the extended period (inclusive of claim period).</p>
10	<p>Issuing of NOC of all types like granting NOC for ceding parri passu charge, 2nd charge etc. (Not applicable in case of NOC/Exchange of parri passu letter in consortium accounts)</p> <p>Revision of repayment schedule in respect of TL/DL</p>	<p>A/cs with limit Upto Rs.25 lacs : Rs.500/-</p> <p>Above Rs.25 lacs: Rs.5000/-</p> <p>A/c with limit Upto Rs.10 lacs: Rs.250/-</p>

	<p>Fee for opening/ operating escrow/TRA A/Cs (Trust & Retention A/c.)</p>	<p>Above Rs.10 lacs upto Rs.1 cr: Rs.2000/-</p> <p>Above Rs.1cr: Rs.5000</p> <p>No charges for repayment re-schedulement for agricultural advances</p> <p>Our share in limits:</p> <p>Upto Rs.5cr: Rs.100000/-</p> <p>Rs.5cr to upto Rs.10cr: Rs.200000/-</p> <p>Above Rs.10 cr.: Rs.500000/-</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 feed is annually. (in respect of CDR accounts, charges to be as per CDR guidelines.</p>
11	Modification Charges	<p>Applicable to SME Advances:</p> <p>1) Change in security (release/Substitution): In case of release : 0.05% of total fund based exposure, Max 50,000/- Min: 5000/- in case of substitution : 0.03% of total fund based exposure Max : 50,000/- Min : 2000/-</p> <p>2) Reconstitution of the firm (partnership/LLP) & change in management of company with prior approval of sanctioning authority: 0.05% of total fund based exposure Max : Rs.50,000/- Min: Rs.2000/-</p> <p>3) Rephasment of loans/deferment in loan instalment: 0.05% of the limit Min : Rs.2000/- Max : Rs.100000/-</p> <p>4) Change in terms and condition of sanction/change in project/change in machinery : 0.05% of the limit Min: Rs.3000/- Max : Rs.200000/-</p> <p>5) Revalidation of sanction: 50% of the upfront fee/processing fee as per applicable card rate.</p>

12	Charges for copy of documentation	First Time: Nil Second time upto Rs.50,000/- : Nil Above Rs.50,000/-: Actual exp.+ Rs.100/-
13	Charges for cancellation of bank's lien on gov. sec / LIC policy on closure of loan	Within 1 month: Actual exp. + Rs.100/- After 1 month: actual exp. + Rs.200/-
14	Issue of no due Certificate	First Time : Nil Second time upto Rs.50,000/- : Nil Above Rs.50000/- : Rs.100
15	Documentation Charges	Nil
16	CERSAI Charges	Loan Upto Rs.5 lakh: Rs.60/- Loan above Rs.5 lakh: Rs.120/-
17	Annual review charges in Term loans	Nil

Penal Charges:

Cash Credit Limits		
1	Penal charges: irregularity in cash credit accounts	Penal charges 2% per annum on the overdue amount in case of default in repayment of interest/principal
2	Non-Submission/delayed submission of stock statement * *Submission of stock statement with delay beyond 20 days of succeeding month (except the month of march\$) to be considered as nonsubmission except where period is extended / specified by the sanctioning authority. \$ Stock statement of march to be obtained by 30th april	* For limit up to Rs. 10 lac :Nil for the first month. Rs.300/- per month for the delay beyond one month. * For limit Above Rs.10 lac to Rs.1 crore: Rs.50 per day * For limit Above Rs.1 crore : Rs.100 per day
3	Non-Submission of renewal data	0.50% p.a. for the delay beyond 3 months from the date renewal was due
Term Loans		
1	Non-payment/Delayed payment of interest /instalment	penal charges 2% per annum on the overdue amount in case of default in repayment of interest/principal

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1	Credit Information Charges	<p>CIBIL: -</p> <p>1. Consumer CIR (Individual Customers) : Rs.100/- per report</p> <p>2. Commercial CIR (Non-Individual Customers) : Rs.1500/- per report</p> <p>Equifax:-</p> <p>1.Consumer CIR (Individual Customers) : Rs.100/- per report</p> <p>2.Commercial CIR (Non-Individual Customers): Rs.1000/- per report</p>
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