

Service Charges (Excluding GST)

Sr. No	Item	Revised Charges (w.e.f. 15.01.2019)																																				
1.	Processing Charge	<p>Processing Charges (Including New / Addl. Term Loans)</p> <table border="1"> <thead> <tr> <th colspan="2">Range of limits (in lakhs)</th> <th colspan="2">Rural & Semi-Urban Branches</th> <th colspan="2">Urban & Metro Branches</th> </tr> <tr> <th>From</th> <th>To</th> <th>Charges Per Lakh</th> <th>Max. Charges (FB/NFB)</th> <th>Charges Per Lakh</th> <th>Max. Charges (FB/NFB)</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>1.00</td> <td>Nil</td> <td></td> <td>Nil</td> <td></td> </tr> <tr> <td>>1.00</td> <td></td> <td>Rs. 250/-</td> <td>Rs. 1000000/-</td> <td>Rs.300/-</td> <td>Rs. 1500000/-</td> </tr> </tbody> </table> <p>PP Charge for Non-Fund Based Limits: 50 % of charges as applicable to Fund Based limits as mentioned above subject to the maximum cap stipulated.</p>	Range of limits (in lakhs)		Rural & Semi-Urban Branches		Urban & Metro Branches		From	To	Charges Per Lakh	Max. Charges (FB/NFB)	Charges Per Lakh	Max. Charges (FB/NFB)	0	1.00	Nil		Nil		>1.00		Rs. 250/-	Rs. 1000000/-	Rs.300/-	Rs. 1500000/-												
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5	Mortgage Fee	<p>(FB+NFB) Limit up to Rs. 10 Lakh per borrower : Nil</p> <p>Above Rs. 10 Lakh but less than Rs. 50 lakh : Flat Rs.5,000/-</p> <p>Rs. 50 lakh less than Rs 500 lakhs :Flat Rs 10,000/-</p> <p>Rs 500 lakhs & above : Rs 25 per lakh . Maximum :Rs 50,000/-</p> <p>The charge specified is 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.</p>																																				

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6	Charges for Amendment / Modification of Sanction terms	<p>For limits (FB+NFB)</p> <p>Up to Rs.1.00 Crore : NIL</p> <p>Above 1.00 Core up to 5.00 Crore : Rs. 7500/-</p> <p>Above 5.00 Crore up to 50.00 Crores : Rs. 30000/-</p> <p>Above 50.00 Crore : Rs. 50000/-</p> <p>(Charges per instance)</p> <p>We enumerate 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 :-</p> <p>(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) Re-phasing of Loans/ Deferment of Loan installments. (vii) Approvals for mergers & amalgamations). (viii) Any other miscellaneous credit related approvals.</p>
7	Charges for providing credit information Reports obtained from CIC to the applicant at his request under “Own credit information Report”	Rs. 50/-
8	Pre-payment Charges	Term Loan: 0.50 % p.a applicable on amount prepaid for the residual period of the loan on simple interest basis. No foreclosure charges/prepayment charges on all floating term loans sanctioned to individual Borrowers. No Charges to be levied if closed from own sources.
9	TEVS Fee	To be charged at the rates as circulated by HO from time to time. The latest circular for TEVS fee Structure.
10	Other Charges on Non Fund based limits i.e. , BG Comm. / LC Charges	As applicable to Mid Corporate and Large Corporate accounts

Note: In case of any other charges not detailed herein above, charges as applicable to C&IC advances will be applicable.