

## SCHEDULE OF SERVICE CHARGES

### 1. PURCHASE/DISCOUNT / NEGOTIATION OF BILLS/ OUTSTATION CHEQUES

(Recovery at front end / upfront)

#### 1.1 Commission plus interest on BP

1.1.1	Purchase/ Discount of Usance / supply Bills	From day one to agreed / notional due date interest will be charged at contracted rate as upfront, plus Collection charges for bills as applicable for respective slab.
1.1.2	Purchase of Demand or DP Bills / out station cheques	35 paise per Rs.100 (represents first 7 days interest) Plus collection charges for cheques as applicable for respective slab.

#### 1.2 Overdue Interest on BP (Cheques / Bills):

1.2.1	<b>Cheques</b> if realised within seven days from the date of purchase.  In case the realisation / reversal is delayed beyond seven days, for the delayed period	No Overdue Interest (No refund in case of early realisation).  Interest at contracted rate or BPLR + 4% as applicable compounded at monthly rests will be recovered at the time of realisation / reversal.
1.2.2	<b>DP/Demand Bills</b> Penal/Overdue interest: In case the Bill is not honoured within 2 days of presentation, then overdue interest is to be levied.	At the stipulated rate plus 2% OR BPLR+4%+2% will be levied as applicable. The actual interest payable, if the realisation period exceeded 7 days, will be compounded from eighth day at monthly rests and recovered at the time of realisation/reversal .
1.2.3	<b>Usance / Supply bills</b> overdue interest.	In case the realisation/reversal is delayed beyond the due date, interest at penal rate will be compounded for the delayed period at monthly rests, and recovered at the back-end.

#### 1.3 Bill Negotiation Charges (IBN Commission + Interest + Out of Pocket expenses):

For bills upto Rs.2.5 lakh	0.40% with a minimum of Rs.100 plus interest at applicable rate of interest from the date of negotiation to the date of reimbursement.
For bills over Rs.2.5 lakh	0.25% with a minimum of Rs.1000 plus interest at applicable rate of interest from the date of negotiation to the date of reimbursement.

The interest will be collected upfront for the period committed in the case of Usance bills / seven days for DP Bills. Refund of interest will be made in case of early reimbursement and penal / overdue interest for delayed reimbursement will be collected as explained in 1.2.2 / 1.2.3 as the case may be.

#### 1.4 Charges and interest for BP returned unpaid

1.4.1	If recovered within seven days from the date of purchase	No Refund of Interest.	
1.4.2	If recovered after 7 days From 8 <sup>th</sup> day till the date of Reimbursement	Interest at BPLR+4%+2% - Irrespective of the Contracted Rate.	
1.4.3	Usance Bills / Supply Bills	Interest for the period beyond due date	BPLR + 4% +2% Irrespective of the contracted Rate.

#### 1.5 Other Charges

Registered post charges	Actual charges with min. of Rs.25
Telegram/courier/transmission charges	Actual charges with min. of Rs.25
Other Out-of-Pocket Expenses and other bill service charges, if any, as applicable for collection of bills.	Will be recovered in full

## 2. PURCHASE OF LOCAL CHEQUES

Charges for purchase of local cheques	Rs 20 (towards handling charges) plus interest at the rate of 4 paise per day per Rs.100/- from the date of purchase till effects are cleared.
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## 3. CHARGES FOR WITHDRAWAL AGAINST UNCLEARED EFFECTS

3.1	<u>For withdrawals against Clearing</u>	Interest at the rate of 4 paise per day per Rs.100/- for the period (including intervening holidays) till effects are cleared. No interest free withdrawal against uncleared effects.
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## 4. PROCESSING CHARGES

### 4.1 ) For Agricultural advances Crop Loans and Term loans (excluding KISAN BIKE Scheme & Jewel Loans)

	Limit	Processing Fee
Processing charges for credit proposals(Fund based & Non Fund based)	Upto Rs.25000	Nil
	Above Rs.25000/- upto Rs.2 lakh.	Rs.250/-
	Above Rs.2 lakh Upto Rs.1 Crore	Rs.250/ per lakh or part thereof
	Above Rs.1 Crore upto Rs.5 crore	Minimum of Rs.25000 plus Rs.200 per lakh, over and above Rs.1 crore.
	Above Rs.5 Crore upto Rs.10 crore	Minimum of Rs.125000 plus Rs.150 per lakh, over and above the cut off limit of Rs.5 crore.
	Above Rs.10 crore	Minimum of Rs.200000/- plus Rs.100 per lakh, over and above the cut off limit of Rs.10 crore subject to a maximum of Rs.5 lakh.

### 4.2 ) For all other advances / Structured Products other than Home Loans, Kisan Bike Scheme & Jewel Loan (For Term loans, processing charges only once at initial sanction)

	Limit	Processing Fee
Processing charges for credit proposals(Fund based & Non Fund based)	Upto Rs.25000	Nil
	Above Rs.25000/- upto Rs.2 lakh	Rs.250/-
	Above Rs.2 lakh Upto Rs.1 Crore	Rs.250/ per lakh or part thereof
	Above Rs.1 Crore upto Rs.5 crore	Minimum of Rs.25000 plus Rs.200 per lakh, over and above Rs.1 crore.
	Above Rs.5 Crore upto Rs.10 crore	Minimum of Rs.125000 plus Rs.150 per lakh, over and above the cut off limit of Rs.5 crore.
	Above Rs.10 crore	Minimum of Rs.200000/- plus Rs.100 per lakh, over and above the cut-off limit of Rs.10 crore subject to a maximum of Rs.5 lakh.

**5. CONSORTIUM LEADERSHIP CHARGES :** (will be recovered on the due date of renewal for existing limits even if renewal sanction is delayed and the borrower is informed that renewal sanction will be subject to the financial statement etc., to be submitted by them being satisfactory to the Bank)

<b>Asset classification</b>	<b>Lead Bank charges - Annual Fee</b>
Standard Assets	0.20% p.a. of the aggregate fund based working capital limits enjoyed by the borrower from the Consortium .
Sub-Standard and below	0.25% p.a. of the aggregate fund based working capital limits enjoyed by the borrower from the Consortium

## **6. INSPECTION AND OTHER SERVICE CHARGES**

	<b>Nature of service rendered</b>	<b>Charges recoverable</b>
6.1	Lodgement / release of pledged goods	Actual conveyance Charges
6.2	Equitable Mortgage charges	Nil
a)	For borrowers with credit limits below Rs.25 Lakh	
b)	For borrowers with credit limits of Rs.25 lakh and above	Rs.10000 each at the time of initial creation of EM /extension of EM at the time of Enhancement in limit/availing adhoc limit
6.3	For allocation of limits at various branches	Rs.5000 per annum for each branch for such allocation of limits.
6.4	<b>Ledger Folio charges:</b> (Folio charges to be levied only at the time of annual closing)	
6.4.1	Term Loans / Demand Loans	Nil
6.4.2	<u>For Cash Credit / Overdraft accounts</u>	
(i)	<b>Priority Sector</b>	
a)	for accounts with limits upto Rs.50000	5 pages free per annum
b)	For every additional block of Rs.10000 limit	1 additional page free per annum
c)	For consumption of folios in excess of the free entitlement	Rs.60 per page
(ii)	<b>Other Sectors</b>	
a)	For every block of Rs.10000 limit	1 page free per annum
b)	For consumption of folios in excess of the free entitlement	Rs.60 per page
6.5	<b>Issue of Solvency Certificate :</b>	
i	Upto Rs.1 lakh	Rs.500
ii	Above Rs.1 lakh upto Rs. 25 lakh	Rs.2500
lii	Above Rs. 25 lakh and upto Rs. 50 lakh	Rs.5000
lv	Above Rs. 50 lakh upto Rs.75 lakh	Rs.7500
v	Above Rs.75 lakh	Rs.100 per lakh subject to a maximum of Rs.25000

**7. COMMITMENT CHARGES** (Average utilisation in a month will be taken to reckon commitment charges and will be on a month to month basis)

7.1	Fund Based Working capital limits less than Rs.One crore	Nil
7.2	Fund Based Working capital limits of Rs.One crore and above.	1% per annum (exclusive of the overall ceiling of 2% penal interest) on the unutilized portion of the fund based working capital limits.

**8. Inland Guarantees** *(Minimum commission shall be for six months. For period exceeding six months, the period shall be reckoned in steps of quarters. The commission is to be collected upfront for the entire period. The period should include any claim period also and Commission is to be collected accordingly)*

<b>Nature of Guarantee</b>	<b>If backed by 100% cash Margin</b>	<b>Other than 100% cash margin</b>
Performance Guarantees	Rs.100 +0.125% per quarter or part there of with a minimum of 0.25%	Rs.100+0.50% per quarter or part thereof with a minimum of 1%
Money Guarantees / Other than performance Guarantee	Rs.100 +0.1875% per quarter Or part thereof with a minimum of 0.375%	Rs.100 +0.75% per quarter or part thereof with a minimum of 1.5%

**9. Inland LC Opening Charges & LC Bills handling charges**

I Stage	Usance charges PLUS Commitment charges - for opening LC
II Stage	Other Stand Alone charges, if only the service is extended
III Stage	LC Bill Retirement charges

*Service charges are subject to revision. For any further details on service charges, please visit the nearest branch*