All the service charges mentioned are exclusive of all taxes (eg. GST etc.) unless otherwise specified. Accordingly, all taxes, as applicable, at prevailing rates to be charged additionally.

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td colspan="3">1. INLAND LETTER OF CREDIT</td><td></td></tr>
<tr><td>1.1.</td><td>Opening Charges (per LC) (Charges are inclusive of Commitment Fees and Usance charges)</td><td>
<table>
<tr><th>Internal Rating</th><th>Charges
(Min Rs. 1000/- Per LC)</th></tr>
<tr><td>A1 to A3</td><td>0.09% p.m. (1.08% p.a.)</td></tr>
<tr><td>A4, B1</td><td>0.10% p.m. (1.20% p.a.)</td></tr>
<tr><td>B2</td><td>0.15% p.m. (1.80% p.a.)</td></tr>
<tr><td>B3 & below</td><td>0.20% p.m. (2.40% p.a.)</td></tr>
</table>
*Subject to minimum Rs. 1000/- per LC

<u>Note:</u>
1. Wherever internal rating is not applicable, commission shall be charged as applicable to “B2 rated account”.
2. The period is to be calculated from the date of opening LC to the last date of its validity + usance period of bill and part of a month should be construed as a completed month.
</td><td>
<table>
<tr><th>Internal Rating</th><th>Charges
(Min Rs. 1000/- Per LC)</th></tr>
<tr><td>A1 to A3</td><td>0.09% p.m. (1.08% p.a.)</td></tr>
<tr><td>A4 & B1</td><td>0.10% p.m. (1.20% p.a.)</td></tr>
<tr><td>B2</td><td>0.17% p.m. (2.04% p.a.)</td></tr>
<tr><td>B3 & below</td><td>0.21% p.m. (2.52% p.a.)</td></tr>
</table>
*Subject to minimum Rs. 1000/- per LC

<u>Note:</u>
1. Wherever internal rating is not applicable, commission shall be charged as applicable to “B2 rated account”.
2. The period is to be calculated from the date of opening LC to the last date of its validity + usance period of bill and part of a month should be construed as a completed month.
</td></tr>
</table>

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
1.2.	Charges for Confirmation of LC	Normal charges as mentioned in para 1.1	Normal charges as mentioned in para 1.1 (**No Change)**
1.3.	Revolving Letter of Credit	Normal charges as mentioned in para 1.1	Normal charges as mentioned in para 1.1 (**No Change)**
1.4.	Advising of LC charges	0.10% subject to minimum of Rs. 1000/- and maximum of Rs. 5000/- (Flat commission of Rs.500 for advising each amendment.)	No Change
1.5.	Charges for discrepant documents negotiated/ discounted by our bank under LC opened by our Bank or any other bank	Flat 0.30% subject to minimum of Rs. 3000/- (If payment received and credited to beneficiary account)	No Change
1.6.	Attestation Charges for Certificates/ Commercial Invoices	Rs. 50/- per invoice Min. Rs. 100/- on each occasion;	No Change

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
1.7.	Clean Payment Received under LC	Rs. 500/- Flat	No Change
1.8.	Transfer Charges for Transferable LC	Rs. 1000/- Flat for each transfer	No Change
1.9.	Negotiating Charges For bills negotiated /discounted under L/C opened by our Bank or other bank	Rs. 1000/- plus interest per bill at the applicable rate of interest from the date of negotiation to the date of reimbursement of funds to the bank.	**0.30% of the bill amount subject to Minimum: ₹1000/- and Maximum: ₹10000/-** plus interest per bill at the applicable rate of interest from the date of negotiation to the date of reimbursement of funds to the bank.

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td>1.10.</td><td>Amendment Charges</td><td><table><tr><td>For Extension of Validity period</td><td rowspan="2">Normal Charges for enhanced portion/ Extended Period of LC as mentioned in para 1.1</td></tr><tr><td>For Enhancement in Value of LC</td></tr><tr><td>For Any other amendment</td><td>Rs. 500/- Flat on each Amendment</td></tr></table></td><td>No Change</td></tr>
<tr><td>1.11.</td><td>Charges for Letter of Credit based on Liquid Margin</td><td><table><tr><td>At least 100% Liquid Margin</td><td>25% of normal charge</td></tr><tr><td>At least 75% Liquid Margin</td><td>50% of normal charges</td></tr><tr><td>At least 50% Liquid Margin</td><td>75% of normal charges</td></tr><tr><td>Less than 50% Liquid Margin</td><td>Normal Commission</td></tr></table></td><td>No Change</td></tr>
<tr><td>1.12.</td><td>Postage / Out of Pocket Expenses</td><td>All out of pocket expenses such as postages, telegrams, telex, cable charges, fax etc. shall be collected from the beneficiary, unless otherwise specified.</td><td>No Change</td></tr>
<tr><td>1.13</td><td>Payment of Bills Received under LC</td><td>New Charges</td><td><table><tr><td>Bill Value</td><td>Charges per Bill</td></tr><tr><td>Upto ₹50.00 lakhs</td><td>₹1500/-</td></tr><tr><td>Above ₹50.00 lakhs</td><td>₹2000/-</td></tr></table></td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td>1.14</td><td>SFMS/ SWIFT India Message Charges</td><td>₹110/- per message</td><td>₹150/- per message</td></tr>
<tr><td colspan="3">2. INLAND BANK GUARANTEE</td><td></td></tr>
<tr><td>2.1.</td><td>Bank Guarantees</td><td>
<table>
<tr><th colspan="3">Commission On Inland Bank Guarantee</th></tr>
<tr><th colspan="3">Upto Rs. 1.00 Crore</th></tr>
<tr><th colspan="3">Charges (Per Annum)</th></tr>
<tr><th>PBG</th><th colspan="2">FBG</th></tr>
<tr><td>2.00%</td><td colspan="2">2.40%</td></tr>
<tr><th colspan="3">Above Rs. 1.00 Crore</th></tr>
<tr><th rowspan="2">Internal Rating</th><th colspan="2">Charges (per annum)</th></tr>
<tr><th>PBG</th><th>FBG</th></tr>
<tr><td>A1 to A3</td><td>1.60%</td><td>2.00%</td></tr>
<tr><td>A4 & B1</td><td>1.80%</td><td>2.25%</td></tr>
<tr><td>B2</td><td>2.00%</td><td>2.50%</td></tr>
<tr><td>B3& below</td><td>2.40%</td><td>3.00%</td></tr>
<tr><td colspan="3">* Minimum one quarter commission has to be charged.</td></tr>
</table>
</td><td>
<table>
<tr><th colspan="3">Commission On Inland Bank Guarantee</th></tr>
<tr><th colspan="3">Up to Rs. 1.00 Crore</th></tr>
<tr><th colspan="3">Charges (Per Annum)</th></tr>
<tr><th>PBG</th><th colspan="2">FBG</th></tr>
<tr><td>2.40%</td><td colspan="2">3.00%</td></tr>
<tr><th colspan="3">Above Rs. 1.00 Crore</th></tr>
<tr><th rowspan="2">Internal Rating</th><th colspan="2">Charges (per annum)</th></tr>
<tr><th>PBG</th><th>FBG</th></tr>
<tr><td>A1 to A3</td><td>1.60%</td><td>2.00%</td></tr>
<tr><td>A4 & B1</td><td>1.80%</td><td>2.25%</td></tr>
<tr><td>B2</td><td>2.00%</td><td>2.50%</td></tr>
<tr><td>B3& below</td><td>2.40%</td><td>3.00%</td></tr>
<tr><td colspan="3">Minimum one quarter commission is chargeable and for part of a quarter, commission for full quarter shall be recovered.</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td>Note: Wherever internal rating is not applicable, commission for accounts above Rs. 1.00 crore shall be charged, as applicable to “B2” rated accounts.

In cases where BG is issued for longer period and the borrower requests for recovery of commission on Annual/Qtly basis as against the stipulated policy for recovery of commission for the entire tenure of the bank guarantee + the claim period, an additional charge of 0.25% p.a. shall be applicable.</td><td>Note: Wherever internal rating is not applicable, commission for accounts above Rs. 1.00 crore shall be charged, as applicable to “B2” rated accounts.

In cases where BG is issued for longer period and the borrower requests for recovery of commission on Annual/Qtly basis as against the stipulated policy for recovery of commission for the entire tenure of the bank guarantee + the claim period, an additional charge of 0.25% p.a. shall be applicable</td></tr>
<tr><td>2.2.</td><td>Charges for Bank Guarantees based on Liquid Margin</td><td><table><tr><td>Atleast 100% Liquid Margin</td><td>25% of normal charge</td></tr><tr><td>Atleast 75% Liquid Margin</td><td>50% of normal charges</td></tr><tr><td>Atleast 50% Liquid Margin</td><td>75% of normal charges</td></tr><tr><td>Less than 50% Liquid Margin</td><td>Normal Commission</td></tr></table></td><td><table><tr><td>Atleast 100% Liquid Margin</td><td>25% of normal charge</td></tr><tr><td>Atleast 75% Liquid Margin</td><td>50% of normal charges</td></tr></table></td></tr>
<tr><td>2.3.</td><td>Refund on Cancellation of Guarantee</td><td>➢ Commission to be refunded will be for full unexpired quarters only.</td><td>No Change</td></tr>
</table>

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
		➢ However, Branch should recover commission for a minimum of two quarters. ➢ If an existing guarantee is extended for a specific period and the guarantee is being cancelled (after original tenure), commission will be refunded for full unexpired quarters ➢ If guarantee is invoked by the beneficiary, commission charged will not be refunded.	
2.4.	Bank Guarantee Counter Guaranteed by Central Government / State Government / ECGC / Scheduled Commercial Bank having Minimum required Regulatory CRAR including CCB	50% of normal commission applicable on Bank Guarantee up to the extent of counter guarantee amount. Normal charges on guarantee amount not covered by counter guarantee.	No Change

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td>2.5.</td><td>Commission for Stand by LC (SBLC)</td><td>Commission at par with Financial Bank Guarantee shall be charged.</td><td>No Change</td></tr>
<tr><td>2.6</td><td>SFMS/ SWIFT India Message Charges</td><td>₹110/- per message</td><td>₹150/- per message</td></tr>
<tr><td>2.6</td><td>Amendment in BG Clause</td><td>New Charges</td><td><table>
<tr><th>BG Amount</th><th>Charges (per instance)</th></tr>
<tr><td>Upto ₹10.00 Lakh</td><td>₹500/-</td></tr>
<tr><td>Above ₹10.00 Lakh to ₹1.00 Crore</td><td>₹1000/-</td></tr>
<tr><td>Above ₹1.00 Crore to ₹10.00 Crore</td><td>₹2000/-</td></tr>
<tr><td>Above ₹10.00 Crore</td><td>₹5000/-</td></tr>
</table></td></tr>
<tr><td colspan="3">3. PROCESSING FEE (EXCLUDING SCHEMATIC / RETAIL CREDIT / AGRICULTURE CREDIT)</td><td></td></tr>
<tr><td>3.1.</td><td>For Fund Based / Non Fund Based Working Capital Advances</td><td><table>
<tr><th>Exposure</th><th>Charges</th></tr>
<tr><td>Up to Rs.5/- Lakh</td><td>NIL *</td></tr>
<tr><td>Above Rs.5/- Lakh to Rs.10/- Lakh</td><td>Unified Process Fee** @0.50%</td></tr>
</table></td><td><table>
<tr><th>Exposure</th><th>Charges</th></tr>
<tr><td>Up to ₹25000</td><td>NIL*</td></tr>
<tr><td>Above ₹25000 to ₹1.00 lakh</td><td>₹500/-*</td></tr>
<tr><td>Above ₹1.00 Lakh to ₹5.00 Lakh</td><td>₹1200/-*</td></tr>
</table></td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr>
<td></td>
<td>(Fresh/
Renewal/
Enhancement)</td>
<td>
<table>
<tr><td>Above ₹10/-Lakh to ₹1.00/- crore</td><td>0.35%</td></tr>
<tr><td>Above ₹1.00/- crore

Note: Wherever internal rating is not applicable, effective rate shall be in the range of “A4 to B2”</td><td>
<table>
<tr><th>Internal Rating</th><th>Rate</th></tr>
<tr><td>A1 to A3</td><td>0.30%**</td></tr>
<tr><td>A4 to B2</td><td>0.35%**</td></tr>
<tr><td>B3 & below</td><td>0.40%**</td></tr>
</table>
</td></tr>
<tr><td colspan="2">*Expenses other than Processing Fees (i.e. CIC/CERSAI/Insurance etc.) shall be borne by the borrower.
**No ceiling.</td></tr>
</table>
</td>
<td>
<table>
<tr><td>Above ₹5.00 Lakh to ₹10.00 Lakh</td><td colspan="2">0.60%</td></tr>
<tr><td>Above ₹10.00 Lakh to ₹1.00 Crore</td><td colspan="2">0.50%, Min. ₹6000/-</td></tr>
<tr><th colspan="3">Based on Internal Risk Rating</th></tr>
<tr><td rowspan="4">Above ₹1.00 Crore to ₹10.00 Crore</td><th>Internal Rating</th><th>Rate</th></tr>
<tr><td>A1 to A3</td><td>0.35%, Min. ₹0.50 Lakh</td></tr>
<tr><td>A4 & B1</td><td>0.45%, Min. ₹0.50 Lakh</td></tr>
<tr><td>B2 & below</td><td>0.50%, Min. ₹0.50 Lakh</td></tr>
<tr><td rowspan="3">Above ₹10.00 Crore</td><td>A1 to A3</td><td>0.30% Min. ₹3.50 Lakh</td></tr>
<tr><td>A4 & B1</td><td>0.35% Min. ₹4.50 Lakh</td></tr>
<tr><td>B2 & below</td><td>0.40% Min. ₹5.00 Lakh</td></tr>
</table>
</td>
</tr>
</table>

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
			**Expenses other than Processing fee (i.e. CIC/ CERSAI/ Insurance etc.) shall be borne by the borrower.*
	Note: • Unified Processing Fee includes all type of charges (i.e. CERSAI/Inspection/ Documentation/ NEC/ Valuation etc.). However Insurance/ State specific Stamp Duty charges on actual basis shall be borne by the borrower • Processing fee on setting up of limits for discounting of bills backed by ILCs of PSBs/ approved banks on standalone basis shall be charged @ 25% of the card rates applicable on working capital finance, subject to a minimum of Rs. 500/-		***Note:*** ➢ ***For advances* above ₹5.00 Lakh to ₹10.00 Lakh, *Processing Fee includes all type of charges (i.e. CERSAI/ Inspection/ Documentation/ NEC/ Valuation etc.). However, Insurance/ State specific Stamp Duty charges on actual basis shall be borne by the borrower.*** ➢ ***For advances above ₹10.00 Lakh to ₹1.00 Crore, Processing Fee includes Documentation & Inspection Charges also.*** ➢ ***Wherever internal rating is not applicable, processing fee above ₹1.00 crore shall be charged, as applicable to "B2" rated accounts.*** ➢ Processing fee on setting up of limits for discounting of bills backed by ILCs of PSBs/ approved banks on standalone basis shall be charged @ 25% of the card rates applicable on working capital finance, subject to a minimum of Rs. 500/-

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
		No processing charges are to be levied in following cases: • In case eligible Priority Sector Loans to SHGs / JLGs, the loan limit of Rs. 25000/- is applicable per member of the SHGs / JLGs and not to the group as a whole. • On setting up of limits for discounting of bills backed by bank's own ILCs on standalone basis. • Temporary Overdraft, Occasional Cheque / Bill Purchase (where no regular limit is there) & Withdrawal against Uncleared Instruments / Cheque. • LC/BG issued against 100% margin in the shape of Cash/FDR/other liquid securities, where no regular limit is required to be set up/the regular limit of the borrower has already been exhausted. • Advances against Deposits / Specified securities (LIP / NSCs / Shares / Other Paper Securities etc.) other than Retail Schemes. ***Consortium Advances*** As decided in Consortium meeting or leader bank.	**No processing charges are to be levied in following cases**: ➢ In case eligible Priority Sector Loans to SHGs / JLGs, the loan limit of Rs. 50,000/- is applicable per member of the SHGs / JLGs and not to the group as a whole. ➢ On setting up of limits for discounting of bills backed by bank's own ILCs on standalone basis. ➢ Temporary Overdraft, Occasional Cheque / Bill Purchase (where no regular limit is there) & Withdrawal against Uncleared Instruments / Cheque. ➢ LC/BG issued against 100% margin in the shape of Cash/FDR/other liquid securities, where no regular limit is required to be set up/the regular limit of the borrower has already been exhausted. Advances against Deposits / Specified securities (LIP / NSCs / Shares **Consortium Advances** **As per decision taken in consortium meeting. However, if there is no decision in consortium meeting processing fees is to be levied as defined above.**

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td colspan="2"><u>Enhancement</u>
As per normal rates mentioned above in para 3.1 and pro rata for the relevant period so as to coincide with the expiry date of original limit.</td><td><u>Enhancement</u>
As per normal rates mentioned above in para 3.1 and pro rata for the relevant period so as to coincide with the expiry date of original limit</td></tr>
<tr><td>3.2.</td><td>ADHOC Sanction</td><td>150% of normal charges mentioned above in para 3.1 on the amount of Adhoc are to be charged on pro-rata basis for the period for which the Adhoc Sanction has been permitted to the borrowers.
Additional interest of 2% shall be charged on Adhoc granted.</td><td>No Change</td></tr>
<tr><td>3.3.</td><td>Review of Limits/ Extension of validity of sanction / Short review</td><td><table><tr><td>Review for first three months</td><td>Normal charges (as per para 3.1)</td></tr><tr><td>Review for second three months</td><td>Up to Rs.10/- Lakh– Normal Charges
Above Rs.10/- Lakh– 150% of Normal charges</td></tr></table></td><td>The below charges shall be applicable in accounts which are not renewed before expiry of sanction and extension in validity is permitted upto 180 days from the expiry of validity of sanction<table><tr><th>Extension</th><th>Charges</th></tr><tr><td>Extension for first three months</td><td>Normal Processing Fees (as per para 3.1 above)</td></tr><tr><td>Extension for second three months</td><td>Up to ₹10/- Lakh– Normal Processing Fees (as per para 3.1above)

Above ₹10/- Lakh– 150% of Normal Processing Fees.</td></tr></table></td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td>Note:
1. The above clause shall be part of process note and sanction letter.
2. Prorata charges for the period extended shall be levied.
3. The above charges shall be applicable for extension in validity of sanction due to non-submission of complete renewal paper or any other reason on part of the borrower.</td><td>Note:
1. The above clause shall be part of process note and sanction letter.
2. Prorata charges for the period extended shall be levied.
3. The above charges shall be applicable for extension in validity of sanction due to non-submission of complete renewal paper or any other reason on part of the borrower</td></tr>
<tr><td>3.4.</td><td>Recovery of Process Fee</td><td><table>
<tr><th>Loan amount</th><th>% (Processing Fee/ Upfront fee)</th></tr>
<tr><td>Upto Rs. 1 Crore</td><td>100% at the time of documentation</td></tr>
<tr><td>Above Rs. 1 Crore</td><td>50% at the time of acceptance of sanction by the borrower and remaining 50% at the time of documentation</td></tr>
</table>*Recovery of process fee should not be insisted upfront in following cases and collected on conveying sanction:</td><td>No Change</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td>✓ MUDRA /MSME loan up to Rs.10/- Lakh
✓ Loan under Government Sponsored Scheme
• Upfront fee recovered shall be forfeited after giving due notice to the borrower, In following cases
a. The loan proposal is declined.
b. The credit facilities sanctioned are not availed by the customer within a period of 6 months.
• <u>Recovery in Accounts:</u>
✓ In case of Exiting account, Process fee /upfront fee is to be recovered in the month of April (max. up to 31st May) for the entire year.
✓ In case of Fresh sanction / Enhancement, charges be recovered proportionately for the remaining period of financial year.
<u>In case of gap between expiry date of original facility and its actual renewal with or without enhancement</u>
✓ In case the facility is being permitted for availment, Processing Charges from the date of expiry of Limit to the date of actual renewal (with or without enhancement) as per prescribed rate should be levied on pro-rata basis.
✓ In case the facility is being kept in abeyance during the period, no charges are to be levied.</td><td>No Change</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td>
<u>Process Fee /Upfront Fee for Conveying NBG Approval</u>
<table>
<tr><th>Loan Amount</th><th>Fees</th></tr>
<tr><td>Upto ₹100.00 Crore</td><td>₹5.00 Lakhs + GST</td></tr>
<tr><td>Above ₹100.00 Crore to ₹500.00 Crore</td><td>₹10.00 Lakhs + GST</td></tr>
<tr><td>Above ₹500.00 Crore</td><td>₹20.00 Lakhs + GST</td></tr>
</table>
If the proposal is approved in NBG meeting, above mentioned charges should be recovered by branch from the customer before conveying NBG approval and if:
a) Regular proposal is sanctioned and the limit has been availed/ disbursed, the recovered fee should be adjusted towards processing/upfront fee.
b) Regular proposal has been sanctioned and but the limit is not disbursed, the fee should not be refunded.
c) Regular proposal is not presented within 3 months, the fee should not be refunded.
d) Regular proposal is declined, 50% of the fee should be refunded.
</td><td></td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td>e) Such charges should be conveyed to the customer before placing the proposal in NBG. In case of syndication assignments, the pricing is not to be disclosed, till mandate is received.
f) The fee so recovered, to be adjusted while recovering balance 50% of processing/upfront fee at the time of documentation.</td><td></td></tr>
<tr><td colspan="3">4. UPFRONT FEE FOR FRESH TERM LOANS / REVIEW OF TERM LOANS</td><td></td></tr>
<tr><td>4.1.</td><td>Upfront Fee - Term Loans (Including DPG)</td><td>
<table>
<tr><th>S N</th><th>Exposure</th><th>Charges</th></tr>
<tr><td colspan="3">All advances except Agriculture</td></tr>
<tr><td colspan="3">Up to Rs 1.00 Crore</td></tr>
<tr><td colspan="2">Up to Rs.5 Lakh</td><td>NIL*</td></tr>
<tr><td colspan="2">Above Rs 5 Lakh to Rs.1.00 Crore</td><td>1.25%</td></tr>
<tr><td colspan="3">Above Rs. 1.00 Crore (Based on Internal rating)</td></tr>
<tr><td colspan="2">Rating A1 to A3</td><td>1.00%**</td></tr>
<tr><td colspan="2">Rating A4 to B2</td><td>1.25%**</td></tr>
<tr><td colspan="2">Rating B3 & below</td><td>1.50%**</td></tr>
</table>
</td><td>
<table>
<tr><th colspan="2">All advances except Agriculture Borrowers</th></tr>
<tr><th>Exposure</th><th>Charges</th></tr>
<tr><td>Up to ₹25000</td><td>NIL*</td></tr>
<tr><td>Above ₹25000
Up to ₹1.00 lakh</td><td>500/-*</td></tr>
<tr><td>Above ₹1.00 Lakh to ₹5.00 Lakh</td><td>₹1200/-*</td></tr>
<tr><td>Above ₹5.00 Lakh to ₹10.00 Lakh</td><td>1.40%</td></tr>
<tr><td>Above ₹10.00 Lakh to ₹1.00 Crore</td><td>1.35%, Min. ₹14000/-</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td>
*Expenses other than Upfront fee (i.e. CIC/ Cersai/ Insurance etc.) shall be borne by the borrower.
**No ceiling.

Upfront fee is to be levied in the same way as processing charges are recovered in stages mentioned at para 3.4 above.
A suitable undertaking in this regard (As per Annexure-II) is to be obtained from the prospective borrower at the time of receiving the loan application

<u>Note:</u>
i. Wherever internal rating is not applicable, effective rate shall be in the range of “A4 to B2”
ii. Upfront fee is to be recovered as a onetime fee. Where financing is in participation with financial
</td><td>
<table>
<tr><th colspan="3">Based on Internal Risk Rating</th></tr>
<tr><td></td><td>Internal Rating</td><td>Rate</td></tr>
<tr><td rowspan="3">Above ₹1.00 Crore to ₹10.00 Crore</td><td>A1 to A3</td><td>1.05%, Min. ₹1.35 Lakh</td></tr>
<tr><td>A4 & B1</td><td>1.30%, Min. ₹1.35 Lakh</td></tr>
<tr><td>B2 & below</td><td>1.60%, Min. ₹1.35 Lakh</td></tr>
<tr><td rowspan="3">Above ₹10.00 Crore</td><td>A1 to A3</td><td>1.00% Min. ₹10.50 Lakh</td></tr>
<tr><td>A4 & B1</td><td>1.25% Min. ₹13.00 Lakh</td></tr>
<tr><td>B2 & below</td><td>1.50% Min. ₹16.00 Lakh</td></tr>
<tr><td colspan="3">*Expenses other than Upfront fee (i.e. CIC/ CERSAI/ Insurance etc.) shall be borne by the borrower.</td></tr>
</table>

<u>Note:</u>
• For advances above ₹5.00 Lakh to ₹10.00 Lakh, Upfront Fee includes all type of charges (i.e. CERSAI/Inspection/ Documentation/ NEC/ Valuation etc.). However, Insurance/ State
</td></tr>
</table>

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
		institutions, upfront fee be levied/ shared in line with those charged by financial institutions. iii. The processing/evaluation fee in NABARD assisted/Refinanced Projects is to be levied as under: a) For advances where capital outlay of the project does not exceed Rs.2 lac, no charges be levied. b) Where capital outlay of the project exceeds Rs.2 lac branches may charge evaluation fee once-and-for-all (in lieu of processing fee) @ 0.60% of the capital outlay of the project. The evaluation fee covers the cost relating to pre-sanction, inspection/visit fee, legal fee for examination of title deeds, encumbrance certificate fee etc. However, expenses relating to follow up of utilization in the form of post-sanction, supervision etc., branches may charge out of pocket expenses in addition to evaluation." iv. Upfront fee in case of term loan under 'Standup India' is linked to disbursement and shall be recovered proportionately at every stage of disbursement.	***specific Stamp Duty charges on actual basis shall be borne by the borrower.*** • ***For advances above ₹10.00 Lakh to ₹1.00 Crore, Upfront Fee includes Documentation & Inspection Charges also.*** • ***Wherever internal rating is not applicable, upfront fee for exposure above ₹1.00 crore shall be charged, as applicable to "B2" rated accounts.*** • ***The processing/evaluation fee in NABARD assisted/Refinanced Projects is to be levied as under:*** • ***For advances where capital outlay of the project does not exceed Rs.2 lac, no charges be levied.*** • ***Where capital outlay of the project exceeds Rs.2 lac branches may charge evaluation fee once-and-for-all (in lieu of processing fee) @ 0.60% of the capital outlay of the project. The evaluation fee covers the cost relating to pre-sanction, inspection/visit fee, legal fee for examination of title deeds, encumbrance certificate fee etc. However, expenses relating to follow up of utilization in the form of post-sanction, supervision etc., branches may charge out of pocket expenses in addition to evaluation."*** • ***Upfront fee in case of term loan under 'Standup India' is linked to disbursement and shall be***

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td></td><td>recovered proportionately at every stage of disbursement.</td></tr>
<tr><td>4.2.</td><td>Annual Review Charges for Term Loan</td><td>
<table>
<tr><th>Limit</th><th colspan="2">Charges</th></tr>
<tr><td>Up to Rs.1 Crore</td><td colspan="2">Standalone Term Loan: NIL
Other (which are reviewed along with regular WC facility): @0.10% on outstanding</td></tr>
<tr><td rowspan="2">Above Rs.1 Crore</td><td>During implementation stage</td><td>@0.10%; Max. - Rs.10 Lakh.</td></tr>
<tr><td>After implementation</td><td>@0.05%; Max. - Rs.5 Lakh.</td></tr>
</table>
</td><td>
<table>
<tr><th>S N</th><th>Limit</th><th>Charges</th></tr>
<tr><td>a)</td><td>All standalone term loans, with sanctioned limit up to ₹1.00 Cr.</td><td>Nil</td></tr>
<tr><td>b)</td><td>Other terms loans upto ₹1.00 Cr which are reviewed along with regular WC facility</td><td>@0.10% on outstanding
(No Change)</td></tr>
<tr><td>c)</td><td colspan="2">All term loans other than retail loans, with sanctioned limit of above ₹1.00 Cr.</td></tr>
<tr><td></td><td colspan="2">@0.10%; Max. - ₹15 Lakh.</td></tr>
</table>
Note: The charges for annual review of Standalone Term Loan shall continue till such time the exposure of the said Term loan account is above ₹1.00 Cr.
</td></tr>
<tr><td colspan="3">5. COMMITMENT CHARGES</td><td></td></tr>
<tr><td>5.1.</td><td>Fund Based and Non-Fund Based Limit</td><td>A. <u>FOR FB + NFB LIMITS OF ABOVE Rs.1.00 CRORE:</u>
Commitment charges shall not be levied in cases where existing/ prospective borrowers have executed documents containing the required clause for unconditional cancellation (UCC) of limits. Operative</td><td>A. <u>FOR FB + NFB LIMITS OF ABOVE ₹1.00 CRORE BELOW ₹150 CRORE:</u>
Commitment charges shall not be levied in cases where existing/prospective borrowers have executed documents containing the required clause for unconditional cancellation (UCC) of limits. Operative</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td>
limit if fixed on the basis of QIS-I form, shall be reckoned for calculating the commitment charges.
In case of partly drawn Term Loan, commitment charges to be levied irrespective of the fact whether the borrower has executed the necessary documents containing unconditional cancellable limit clause or not.
<u>For Fund Based Limit including Term Loans:</u>
<table>
<tr><th>Utilization Level</th><th>Charges</th></tr>
<tr><td>Utilization Level less than 50%</td><td>1% p.a.</td></tr>
<tr><td>Utilization Level 50% to < 60%</td><td>0.50% p.a.</td></tr>
<tr><td>Utilization Level 60% to < 70%</td><td>0.25% p.a.</td></tr>
<tr><td>Utilization Level > 70%</td><td>NIL</td></tr>
</table>
<u>For Non-fund Based Limit:</u>
<table>
<tr><th>Utilization Level</th><th>Charges</th></tr>
<tr><td>Utilization Level below 60%</td><td>0.25% p.a. for unutilized portion</td></tr>
</table>
Unutilized portion in case of industries financed under monthly cash budget should be arrived at with
</td><td>
limit if fixed on the basis of QIS-I form, shall be reckoned for calculating the commitment charges.
In case of partly drawn Term Loan, commitment charges to be levied irrespective of the fact whether the borrower has executed the necessary documents containing unconditional cancellable limit clause or not.
For all fund based working capital limits, commitment charges shall be charged on undrawn portion
<u>For Fund Based Limit including Term Loans:</u>
<table>
<tr><th>Utilization Level</th><th>Charges</th></tr>
<tr><td>Utilization Level less than 50%</td><td>1% p.a.</td></tr>
<tr><td>Utilization Level 50% to < 60%</td><td>0.50% p.a.</td></tr>
<tr><td>Utilization Level 60% to < 80%</td><td>0.25% p.a.</td></tr>
<tr><td>Utilization Level > 80%</td><td>NIL</td></tr>
</table>
<u>For Non-fund Based Limit:</u>
<table>
<tr><th>Utilization Level</th><th>Charges</th></tr>
<tr><td>Utilization Level below 60%</td><td>0.25% p.a. for unutilized portion</td></tr>
</table>
Unutilized portion in case of industries financed under monthly cash budget should be arrived at with reference
</td></tr>
</table>

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<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td>
reference to average utilization during the month and the monthly operative limit.

B. <u>FUND BASED WORKING CAPITAL LIMIT OF Rs.150 CRORE AND ABOVE FROM THE BANKING SYSTEM: IRRESPECTIVE OF WHETHER UNCONDITIONALLY CANCELLABLE OR NOT</u>
<u>For Fund Based Limit including Term Loans:</u>
<table>
<tr><th>Risk Weight of Advance</th><th>Charges (For Unutilized Portion)</th></tr>
<tr><td>20%</td><td>0.10% p.a.</td></tr>
<tr><td>30%</td><td>0.15% p.a.</td></tr>
<tr><td>50%</td><td>0.20% p.a.</td></tr>
<tr><td>100%</td><td>0.40% p.a.</td></tr>
<tr><td>150% and above</td><td>0.60% p.a.</td></tr>
</table>
<u>For Non-fund Based Limit:</u>
NFB Facilities of the above class of borrowers will be subjected to Commitment Charges as detailed at A above.
#All unrated claims on Corporates, AFCs and NBFC-IFCs having aggregate exposure from banking system of more than INR 100 Crore which were rated
</td><td>
to average utilization during the month and the monthly operative limit.

B. <u>FUND BASED WORKING CAPITAL LIMIT OF ₹150 CRORE AND ABOVE FROM THE BANKING SYSTEM: IRRESPECTIVE OF WHETHER UNCONDITIONALLY CANCELLABLE OR NOT</u>
<u>Fund Based Limit including Term Loans:</u>
<table>
<tr><th>Risk Weight of Advance</th><th>Charges (for unutilized portion)</th></tr>
<tr><td>20%</td><td>0.10% p.a.</td></tr>
<tr><td>30%</td><td>0.15% p.a.</td></tr>
<tr><td>50%</td><td>0.20% p.a.</td></tr>
<tr><td>100%</td><td>0.40% p.a.</td></tr>
<tr><td>150% and above</td><td>0.60% p.a.</td></tr>
</table>
In case of Utilization is above 80% the above-mentioned charges shall not be applicable.

<u>For Non-fund Based Limit:</u>
NFB Facilities of the above class of borrowers will be subjected to Commitment Charges as detailed at A above.
#All unrated claims on Corporates, AFCs and NBFC-IFCs having aggregate exposure from banking system of more than INR 100 Crore which were rated earlier
</td></tr>
</table>

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
		earlier and subsequently have become unrated will attract a risk weight of 150%. ***Note:*** ***a) Consortium Advances*** Charges as decided in Consortium meeting or leader bank. The quantum of charge should accordingly be determined by each member bank with reference to the operative/sanctioned limit allocated to it. ***b) In Multiple Banking Arrangements*** The charge should be determined by each bank based on the limits sanctioned by it. ***c) For Term Loan*** i. Where the draw down is made in stages as approved by the bank, the commitment charges shall be computed on the undrawn portion reckoned with respect to the relative draw down limit fixed for the period and not with reference to the total limit. ii. In case of partly drawn term loans where no specific draw down schedule has been prescribed/borrower has not adhered to the specific draw down schedule, the commitment charges at aforesaid rates shall be levied on entire undrawn portion. ***d) Commitment charges are to be recovered on quarterly basis***	*and subsequently have become unrated will attract a risk weight of 150%.* ***Note:*** ***a) Consortium Advances*** Charges as decided in Consortium meeting or leader bank. The quantum of charge should accordingly be determined by each member bank with reference to the operative/sanctioned limit allocated to it. ***b) In Multiple Banking Arrangements*** The charge should be determined by each bank based on the limits sanctioned by it. ***c) For Term Loan*** i. Where the draw down is made in stages as approved by the bank, the commitment charges shall be computed on the undrawn portion reckoned with respect to the relative draw down limit fixed for the period and not with reference to the total limit. ii. In case of partly drawn term loans where no specific draw down schedule has been prescribed/borrower has not adhered to the specific draw down schedule, the commitment charges at aforesaid rates shall be levied on entire undrawn portion. ***d) Commitment charges are to be recovered on quarterly basis***

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<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td>5.2.</td><td>Exempted Cases for Levying Commitment Charges</td><td>a. FB + NFB limits of Rs.1 Crore and below.
b. Working capital limits sanctioned to sick / weak units/ Export Credit.
c. Credit limits granted to commercial banks, financial institutions and co-operative banks including land development banks.
d. Inland bill limits extended by way of bills purchased / discounted or overdraft / cash credit limit / sub-limit against bills for collection.</td><td>No Change</td></tr>
<tr><td colspan="3">6. DOCUMENTATION CHARGES</td><td></td></tr>
<tr><td>6.1.</td><td>Documentation Charges Including Priority Sector Advance (Fund Based)/ (Non-Fund Based)</td><td><table><tr><th>Exposure</th><th>Charges</th></tr><tr><td>Up to Rs.10 Lakh</td><td>NIL*</td></tr><tr><td>> Rs.10 Lakh to Rs.1 Cr</td><td>Rs.5000/-</td></tr><tr><td>> Rs.1 Cr to Rs.5 Cr</td><td>Rs.10000/-</td></tr><tr><td>> Rs.5 Cr to Rs.50 Cr</td><td>Rs.20000/-</td></tr><tr><td>> Rs.50 Cr</td><td>Rs.50000/-</td></tr></table>*Documentation charges are covered in unified process charges.
➢ In case of enhancement of the facility, Documentation Charges shall be levied on enhanced portion only.
➢ Renewal/Review of limits: NIL
➢ Retail/Schematic Lending: As per scheme</td><td><table><tr><th>Exposure</th><th>Charges</th></tr><tr><td>Up to ₹1.00 Cr</td><td>NIL*</td></tr><tr><td>> ₹1.00 Cr to ₹5.00 Cr</td><td>₹5000/-</td></tr><tr><td>> ₹5.00 Cr to ₹10.00 Cr</td><td>₹10000/-</td></tr><tr><td>> ₹10.00 Cr to ₹50.00 Cr</td><td>₹30000/-</td></tr><tr><td>> ₹50 Cr to ₹500.00 Cr</td><td>₹50000/-</td></tr><tr><td>> ₹500 Cr</td><td>₹75000/-</td></tr></table>*Documentation charges are covered in processing/upfront fees.
➢ In case of enhancement of the facility, Documentation Charges shall be levied on enhanced portion only.
➢ Renewal/Review of limits: NIL
➢ Retail/Schematic Lending: As per scheme</td></tr>
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<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td>➢ Loan Against 100% Liquid Securities (i.e. Bank’s own deposit/ NSC/ LIP etc.): NIL

<u>Consortium Advances</u>
Documentation charges shall be applicable in line with Consortium.
<u>Documentation charges on Adhoc</u>
At par of normal documentation charges.</td><td>➢ Loan Against 100% Liquid Securities (i.e. Bank’s own deposit/ NSC/ LIP etc.): NIL
➢ The above-mentioned documentation charges are to be levied only once in case of term loans.
<u>Consortium Advances</u>
Documentation charges shall be applicable in line with Consortium.
<u>Documentation charges on Adhoc</u>
At par of normal documentation charges.</td></tr>
<tr><td colspan="3">7. INSPECTION / SUPERVISION CHARGES</td><td></td></tr>
<tr><td>7.1.</td><td>Inspection/ Supervision Charges</td><td><table>
<tr><th>Slab</th><th>Charges (Per Annum)</th></tr>
<tr><td>Up to Rs. 5 Lakh</td><td>NIL</td></tr>
<tr><td>Above Rs.5 Lakh to Rs.1 Crore</td><td>Rs.1000/-</td></tr>
<tr><td>Above Rs.1 Crore to Rs.5 Crore</td><td>Rs.5000/-</td></tr>
<tr><td>Above Rs.5 Crore to Rs.10 Crore</td><td>Rs.10000/-</td></tr>
<tr><td>Above Rs.10 Crore</td><td>@0.05%; Min. Rs.10000/-
& Max. Rs.30000/-</td></tr>
<tr><td colspan="2">The charges shall be levied quarterly on pro-rata basis in 2nd week of the last month of the Quarter.</td></tr>
</table></td><td><table>
<tr><th>Exposure</th><th>Charges (per annum)</th></tr>
<tr><td>Up to ₹10.00 Cr</td><td>NIL*</td></tr>
<tr><td>> ₹10.00 Cr</td><td>₹30000/-</td></tr>
<tr><td colspan="2">The charges shall be levied quarterly on pro-rata basis in 2nd week of the last month of the Quarter.</td></tr>
</table>
*Inspection charges are subsumed in processing/ upfront fees.</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td>Note:
1. Actual conveyance and out of pocket expenses to be reimbursed to visiting official through TA bill and the same shall be recovered from borrowal account (except NPA accounts).
2. In case of NPA account the charges shall be debited from respective charges general and also be recorded in memorandum.
3. To be recovered per borrower entity, irrespective of number of facilities.

Consortium Advances
As per decision taken in consortium meeting. However, if there is no decision in consortium meeting in respect of Inspection Charges, charges to be levied as per para above.</td><td>Note:
1. Actual conveyance and out of pocket expenses to be reimbursed to visiting official through TA bill and the same shall be recovered from borrowal account (except NPA accounts).
2. In case of NPA account the charges shall be debited from respective charges general and also be recorded in memorandum.
3. To be recovered per borrower entity, irrespective of number of facilities.
Consortium Advances
As per decision taken in consortium meeting. However, if there is no decision in consortium meeting in respect of Inspection Charges, charges to be levied as per para above</td></tr>
<tr><td colspan="3">8. LEAD BANK CHARGES</td><td></td></tr>
<tr><td>8.1.</td><td>Lead Bank Charges where our Bank Is the Leader Bank Under Consortium</td><td><table><tr><th>Aggregate Limits (FB + NFB) From The Banking System</th><th>Charge (As Percentage Of Aggregate Limits From The Banking System)</th></tr><tr><td>Up to Rs. 50 Crore</td><td>@0.30%; subject to Min Rs.5 Lakh</td></tr></table></td><td><table><tr><th>Aggregate Limits (FB + NFB) from the Banking System</th><th>Charge (As percentage of Aggregate Limits from the Banking system)</th></tr><tr><td>Up to ₹ 50 Crore</td><td>@0.30%; subject to Min ₹5 Lakh</td></tr></table></td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td><table><tr><td>Above Rs. 50 Crore</td><td>@0.25%; subject to Min Rs. 15 Lakh and Max no ceiling</td></tr></table>
Normal charges, as applicable for accounts under Consortium Lead Bank Charge as mentioned above shall be recovered at the time of renew/review of facility.</td><td><table><tr><td>Above ₹ 50 Crore to ₹100 Crore</td><td>@0.25%; subject to Min ₹ 15 Lakh.</td></tr><tr><td>Above ₹100 Crore to ₹500 Crore</td><td>@0.20%; subject to Min ₹ 25 Lakh.</td></tr><tr><td>Above ₹500 Crore</td><td>@0.15%; subject to Min ₹ 100 Lakh</td></tr></table>
Normal charges, as applicable for accounts under Consortium Lead Bank Charge as mentioned above shall be recovered at the time of renew/review of facility.
Lead bank charges shall not be applicable in case of term loans.</td></tr>
<tr><td colspan="3">9. TECHNO-ECONOMIC VIABILITY (TEV) STUDY CHARGES</td><td></td></tr>
<tr><td>9.1.</td><td>When TEV study is strictly carried out for our bank’s internal use and TEV report is not shared with customer</td><td>Conducted by bank officials – Rs. 0.10% of project loan amount subject to minimum Rs. 50000 Maximum fee for the Project Loan amount above Rs. 400 Crore: Rs. 250 Lakh

TEV study by Consultant– Consultant fee + Rs. 15000/-</td><td>No Change</td></tr>
<tr><td>9.2.</td><td>When TEV study is carried</td><td>Conducted by bank officials :- 0.15% of project loan amount subject to minimum Rs. 50000/-</td><td>No Change</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td>out internally and TEV report is shared with customer</td><td>Maximum fee for the Project Loan amount above Rs. 400 Crore: Rs. 250 Lakh
By consultant— Consultant fee + Rs. 15000</td><td></td></tr>
<tr><td>9.3.</td><td>TEV Vetting Charges</td><td>Charges for vetting of TEV study shall be 50% of applicable TEV appraisal charges as mentioned above.</td><td>No Change</td></tr>
<tr><td>9.4.</td><td>Waiver of TEV Study</td><td>Wherever TEV study is waived by the competent authority
Upto Project cost Rs.5 cr. – Nil
Above Rs. 5 cr. – Rs.50000</td><td>No Change</td></tr>
<tr><td colspan="3">10. OTHER SERVICE CHARGES</td><td></td></tr>
<tr><td>10.1.</td><td>Purchase / Discount of Bills / Cheques / Drafts</td><td><table>
<tr><th rowspan="2">(Outstation And Local)</th><th colspan="2">Charges Per</th></tr>
<tr><th>Cheques/ Drafts</th><th>Bills</th></tr>
<tr><td>Amount up to Rs.10 Lakh</td><td>Flat Rs.1000/-</td><td>50% of collection charges (as per</td></tr>
</table></td><td>No Change</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td><table><tr><td>Amount above Rs.10 Lakh</td><td>Flat Rs.3000/-</td><td>non-credit service charges.)</td></tr></table>In addition to above charges, discount / interest* at applicable rate plus out of pocket expenses if any will be charged.
*For Borrowal Accounts – Rate of interest applicable for WC advance to the respective borrower.
For Non-Borrowal Accounts – Rate of Interest applicable to Clean OD.</td><td></td></tr>
<tr><td>10.2.</td><td>Charges for Amendments / Modifications of Accepted Sanction Terms</td><td>a) The charges prescribed for change in accepted terms & conditions, shall be 0.05% of loan amount (Minimum ₹5,000/- and Maximum ₹10,00,000/-).

b) These charges shall be applicable in case of amendment in terms and conditions sought by the borrower, except in CDR/restructuring cases. However, these charges should be settled before processing of papers so that repetitive requests to HO are avoided.

Note: Change in ROI not to be considered as amendment in terms and conditions for the purpose of levying amendment charges.</td><td>a) The charges prescribed for change in accepted terms & conditions, shall be 0.05% of loan amount (Minimum ₹5,000/- and Maximum ₹10,00,000/-).

b) These charges shall be applicable in case of amendment in terms and conditions sought by the borrower, except in CDR/restructuring cases. However, these charges should be settled before processing of papers so that repetitive requests to HO are avoided.

Note: Change in ROI/ service charges not to be considered as amendment in terms and conditions for the purpose of levying amendment charges</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td>10.3.</td><td>Revalidation of Sanction</td><td>50% of applicable Process Fee; subject to Max Rs.2.50 Lakh</td><td><table><tr><th>Type of facility</th><th>Charges</th></tr><tr><td>Working capital</td><td>25% of applicable processing charges, Subject to Maximum ₹5.00 Lakh</td></tr><tr><td>Term Loan</td><td>25% of the applicable upfront fees, Subject to Maximum ₹5.00 Lakh</td></tr></table></td></tr>
<tr><td>10.4.</td><td>Issuance of NOC for All Types i.e., Ceding First / Second Charge / Other Purpose</td><td>0.05% of limit, Min. Rs. 2000/- Max. Rs. 50,000/- However, the same shall not be applicable to consortium banking arrangement.</td><td>0.05% of limit, Min. ₹ 2000/- Max. ₹ 50,000/-
In case NOC is required by members of consortium for the purpose/requirement within consortium, the said charges shall not be applicable.
However, if NOC pertains to the purpose/requirement outside consortium, the said charges shall be applicable</td></tr>
<tr><td>10.5.</td><td>Issuance of Solvency Certificate (Non Commercial / Commercial)</td><td>0.10% of certificate amount with a minimum of Rs.1000/- and maximum Rs.25000/-.
<u>Note:</u> Any additional certificate issued within a period of 3 months of issuance of 1st solvency certificate, only 50% of the applicable charges shall be levied.</td><td>No Change</td></tr>
<tr><td>10.6.</td><td>Issuance of Any Other</td><td>As per Non Credit Related Service Charges</td><td>No Change</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td>Certificate i.e. No Dues, Balance Confirmation, Maintenance of Account, etc. on Behalf of Our Clients as well as Clients Referred by Other Banks Other than for Govt. Sponsored Schemes</td><td></td><td></td></tr>
<tr><td>10.7.</td><td>Fee For Opening / Operating TRA / ESCROW Account</td><td>
<table>
<tr><th>CREDIT LIMIT FROM OUR BANK</th><th>FEE</th></tr>
<tr><td>Up to Rs. 5 Cr</td><td>Rs.1 Lakh p.a.</td></tr>
<tr><td>Above Rs. 5 to Rs. 10 Cr</td><td>Rs.2 Lakh p.a.</td></tr>
<tr><td>Above Rs. 10 Cr</td><td>Rs.5 Lakh p.a.</td></tr>
</table>
</td><td>
<u>Consortium/ Syndication/ Multiple Banking Arrangement</u>
<table>
<tr><th>Credit Limit from our Bank</th><th>Fee
(Per Borrower)</th></tr>
<tr><td>Up to ₹5 Crore</td><td>₹1 Lakh p.a.</td></tr>
<tr><td>Above ₹5 Crore to ₹10 Crore</td><td>₹2 Lakh p.a.</td></tr>
<tr><td>Above ₹10 Crore to ₹50 Crore</td><td>₹5 Lakh p.a.</td></tr>
<tr><td>Above ₹50 Crore to ₹ 100 Crore</td><td>₹10 Lakh p.a.</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td></td><td><table><tr><td>Above ₹100 Crore</td><td>₹15 Lakh p.a.</td></tr></table>
Sole Banking: ₹1.00 lakh p.a.</td></tr>
<tr><td>10.8.</td><td>Charges for Copy of Documents for Submission to Any Statutory Authority to the Borrower</td><td><table><tr><th>Limit</th><th>Charges</th></tr><tr><td>Up to Rs. 100 Lakh</td><td>Rs. 500/-</td></tr><tr><td>Over Rs. 100 Lakh</td><td>Rs.1000/- plus actual photocopy charges.</td></tr><tr><td>If presence of Bank official is required along with the copy of documents</td><td>Rs. 2000/- plus actual photocopy charges</td></tr><tr><td>PS Advances including Govt. Sponsored Schemes up to Rs.25000/-</td><td>NIL</td></tr></table></td><td>No Change</td></tr>
<tr><td>10.9.</td><td>Providing Credit Information / Opinion Including Introduction in case of Borrowal Accounts if</td><td>Rs.1000/- per occasion</td><td><table><tr><th>Category</th><th>Charges</th></tr><tr><td>For Individuals</td><td>₹1000/- per occasion</td></tr><tr><td>For Non-Individuals</td><td>₹1500/- per occasion</td></tr></table></td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td>Provided on Request of the Borrower</td><td></td><td></td></tr>
<tr><td>10.10.</td><td>Registration of Power of Attorney</td><td>As per Non Credit Related Service Charges</td><td>No Change</td></tr>
<tr><td>10.11.</td><td>Handling Charges</td><td>Wherever full waiver of Processing fee or Upfront fee is permitted, ‘Handling Charges’ @ Rs.15 per Lakh or part thereof, subject to maximum of Rs.1 Lakh are to be recovered from borrowers availing limits of Rs.1 Crore & above, separately in lieu of Processing fee & Upfront fee.</td><td>No Change</td></tr>
<tr><td>10.12.</td><td>Loan / Debt Syndication and Project Appraisal Charges</td><td><table>
<tr><td>i) Syndication Fees (including project appraisal, as a part of syndication assignment)</td><td>0.50% of the total project loan</td></tr>
<tr><td>ii) Project Appraisal Fees wherever appraisal is shared with other banks / SEBI and our bank does not undertake syndication assignment.</td><td>0.20% of the total project loan (to be charged in those cases where our appraisal is being used for sanction of loan by other Banks / FIs).</td></tr>
</table></td><td>No Change</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td>10.13.</td><td>Fee for Underwriting Assignments</td><td>@ 0.25% of the total debt be recovered at the time of conveying our sanction. This fee is to be recovered over & above the syndication fee of 0.50% of total debt as mentioned above.</td><td>No Change</td></tr>
<tr><td>10.14.</td><td>Additional Jobs / Responsibilities on Behalf of Lender Banks, in respect of All Term Loans Sanctioned under Consortium / Syndication / Multiple Banking Arrangement, Involving Total Term Loan Component of Rs.5 Cr and Above</td><td>
<table>
<tr><th>Particulars</th><th>Charges</th></tr>
<tr><td colspan="2">A. Project Implementation & Monitoring Fee</td></tr>
<tr><td>For monitoring of implementation of the project on behalf of lender members (i.e. whether the financial as well as physical progress is as per schedule, cost estimates accepted are being adhered to or not, actual promoter’s contribution is as was envisaged, etc.)</td><td>Rs.100 per Lakh p.a. on total project cost till completion of project (i.e. Rs.10,000/- per Crore) subject to maximum of Rs.7.5 Lakh p.a.</td></tr>
<tr><td colspan="2">B. Security Agency Fee (to be charged one time)
For creation of security charged on behalf of lender members</td></tr>
</table>
</td><td>
<table>
<tr><th colspan="4">Project Implementation & Monitoring Fee and Security Agency Fee (in addition to upfront fee)</th></tr>
<tr><td colspan="4">For monitoring of implementation of the project on behalf of lender members (i.e. whether the financial as well as physical progress is as per schedule, cost estimates accepted are being adhered to or not, actual promoter’s contribution is as was envisaged, etc.) and for creation of security charged on behalf of lender members.</td></tr>
<tr><th>Project cost</th><th>% of Project cost</th><th>Min. Amt.</th><th>Max. Amt.</th></tr>
<tr><td>Up to ₹25.00Cr</td><td>1.10%</td><td>11.00 Lakh</td><td>28.00 Lakh</td></tr>
<tr><td>>₹25.00Cr up to ₹50.00Cr</td><td>0.85%</td><td>28.00 Lakh</td><td>40.00 Lakh</td></tr>
<tr><td>>₹50.00Cr up to ₹100.00Cr</td><td>0.55%</td><td>40.00 Lakh</td><td>55.00 Lakh</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td><table><tr><td>Rs.100 per Lakh on total project loan (i.e. Rs.10,000/- per Crore) subject to maximum of Rs.5 Lakh.

In case of change in security/lenders, requiring modification in creation/ extension of mortgage/ other securities, additional 50% of the said fees are to be levied.</td></tr></table>
Further, in cases, where both the assignments i.e. Project monitoring and Security Creation are handled by our bank as a package, charges/fee be recovered, as stipulated above subject to maximum of Rs.10 Lakh as a package deal, in the first year, in such cases. Subsequently, Project Implementation & Monitoring fee be recovered on annual basis till completion of the project.</td><td><table><tr><td>Above ₹100.00Cr</td><td>0.30%</td><td>55.00 Lakh</td><td>To be negotiated in tune with market conditions</td></tr></table></td></tr>
<tr><td>10.15.</td><td>Pre-Payment / Fore Closure of Loan in Case of Take Over i.e. Loan is Prepaid by the Non-Individual Borrower for</td><td>Pre-payment charges shall be applicable @2% of the pre-paid outstanding amount in case of Term Loans only & not to other facilities such as Non Fund based, Working Capital Limits, Overdrafts etc.</td><td>a) Pre-payment Charges shall be applicable @2% of the amount being pre-paid in case of Term Loans.
b) In case of cash credit / overdraft facilities, pre-payment charges on closure of the facility before the due date shall be levied @2% on the sanctioned limit.
Further, in case of cash credit / overdraft facilities, no pre-payment charges shall be applicable if the borrower intimates (through written communication) the Bank of his / her / its intention not to renew the facility before the period as stipulated in the loan agreement (3 months</td></tr>
</table>

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
	Shifting to Other Bank / FI	However, no prepayment charges are to be levied in the following cases ➢ MSE Borrower ➢ Floating rate term loan (Non-Business) sanctioned to Individual Borrower. ➢ Microfinance Loans (Except Loans to NBFC-MFIs) ➢ Loans sanctioned at fixed rate with reset clause, if the borrower exercises his option for floating rate interest at the time of reset. ➢ Where the loans are prepaid by the borrowers from their own sources. ➢ Where the borrower shifts to other bank within 30 days from the date of issuance of circular for upward revision in the spread to be charged in his account or change in other terms of sanction. ➢ In case of upward revision in the interest rate due to reset of benchmark rates and the borrower informs the Bank within 30 days from the date of reset & shifts its account to other Bank within 90 days from the date of reset. ➢ Where the closure of loan is on the instance of the Bank on account of size of irregularity, possibility of default in future or any other technical or other specific reasons.	*before due date) provided that the facility gets closed on the due date*. **C) Exemptions:** 1. No Pre-payment charges shall be levied on all floating rate loans (term loans as well as demand loans) and advances in the following cases: (a) For all loans granted for purposes other than business to individuals, with or without co-obligant(s) (b) For all loans granted for business purpose to individuals and MSEs, with or without co-obligant(s) Note: *The above Directions shall be applicable irrespective of the source of funds used for pre-payment of loans, either in part or in full, and without any minimum lock-in period. Further, applicability of above directions for dual/ special rate (combination of fixed and floating rate) loans will depend on whether the loan is on floating rate at the time of prepayment.* 2. Apart from above, no prepayment charges are to be levied in the following cases as well: a) Micro & Small Enterprise (MSE) Borrower b) Microfinance Loans (Except Loans to NBFC-MFIs)

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
			c) Loans sanctioned at fixed rate with reset clause, if the borrower exercises his option for floating rate interest at the time of reset. d) Where the loans are prepaid by the borrowers from their own sources. e) Where the borrower shifts to other bank within 30 days from the date of issuance of circular for upward revision in the spread to be charged in his account or change in other terms of sanction. f) In case of upward revision in the interest rate due to reset of benchmark rates and the borrower informs the Bank within 30 days from the date of reset & shifts its account to other Bank within 90 days from the date of reset. g) Where the closure of loan is on the instance of the Bank on account of size of irregularity, possibility of default in future or any other technical or other specific reasons. h) Advance against Bank's own Deposits/ liquid securities ***Applicable on all loans (term loans as well as demand loans) and advances sanctioned or renewed on or after January 1, 2026***

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td>10.16</td><td>Non-payment / Non Acceptance of Demand/ usance bills of exchange on presentation due date</td><td>New Charges</td><td>0.20% of Bill amount Min ₹1000/-</td></tr>
<tr><td colspan="3">11. MISCELLANEOUS EXPENSES</td><td></td></tr>
<tr><td>11.1.</td><td>Out of Pocket Expenses</td><td>All out of pocket expenses such as Registration / Modification /Satisfaction of charges with RoC, postages, telegrams, telex, cable charges, fax etc. shall be collected from the beneficiary, unless otherwise specified.</td><td>No Change</td></tr>
<tr><td>11.2.</td><td>Credit Information Report (CIC) Charges (i.e. TU CIBIL, CRIF HighMark,</td><td><table><tr><th>Segment</th><th>Charges</th></tr><tr><td>Consumer</td><td>@ Rs.100/- per CIC</td></tr><tr><td>Commercial</td><td>@ Rs.500/- per CIC</td></tr></table>Priority Sector Loans up to Rs.25000/-: No Charges shall be recovered</td><td><table><tr><th>Segment</th><th>Charges</th></tr><tr><td>Consumer</td><td>@ Rs.100/- per CIC</td></tr><tr><td>Commercial</td><td>@ Rs.500/- per CIC</td></tr></table>Priority Sector Loans up to Rs.50,000/-: No Charges shall be recovered</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td>Experian, Equifax)</td><td></td><td></td></tr>
<tr><td>11.3.</td><td>NeSL Charges</td><td>As per NeSL guidelines

Available at www.nesl.co.in (NeSL Home Page -> IU Services -> Fee Structure)</td><td>No Change</td></tr>
<tr><td>11.4.</td><td>CERSAI Charges</td><td><table>
<tr><th>Segment</th><th>Charges</th></tr>
<tr><td>Creation or modification of Security Interest in favour of secured creditor</td><td>1) Up to Rs.5 Lakh – Rs.50/-
2) Above Rs.5 Lakh – Rs.100/-</td></tr>
<tr><td>Any application for information recorded / maintained in the Register by any person (CERSAI Search)</td><td>Rs.10/-</td></tr>
<tr><td>Satisfaction or Correction of any existing security interest</td><td>NIL</td></tr>
</table></td><td>No Change</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td>11.5.</td><td>Legal Opinion / NEC Charges</td><td><table>
<tr><th rowspan="2">Exposure</th><th colspan="3">Maximum Charges Per Property*</th></tr>
<tr><th>Metro</th><th>Urban & Semi-Urban</th><th>Rural</th></tr>
<tr><td>Up to Rs.1 Crore</td><td>Rs.3000/-</td><td>Rs.1500/-</td><td>Rs.1000/-</td></tr>
<tr><td>Above Rs.1 Crore</td><td>Rs.4000/-</td><td>Rs.2500/-</td><td>Rs.1500/-</td></tr>
</table>
*Plus actual out of pocket expenses to be recovered from borrower.</td><td>No Change</td></tr>
<tr><td>11.6.</td><td>Valuation Fee</td><td><table>
<tr><th>Value Of Assets*</th><th>Fee</th></tr>
<tr><td>Up to Rs. 20 Lakh</td><td>Rs. 2000/-</td></tr>
<tr><td>Above Rs. 20 Lakh to Rs. 50 Lakh</td><td>Rs. 3000/</td></tr>
<tr><td>Above Rs. 50 Lakh to Rs. 1 Crore</td><td>Rs. 4000/-</td></tr>
<tr><td>Above Rs. 1 Crore to Rs. 5 Crore</td><td>Rs. 8000/-</td></tr>
<tr><td>Above Rs. 5 Crore to Rs. 10 Crore</td><td>Rs. 12000/-</td></tr>
</table></td><td>No Change</td></tr>
</table>

<table>
<tr><th>S No</th><th>Particulars</th><th>Existing Charges</th><th>Revised Charges w.e.f. 01.04.2025</th></tr>
<tr><td></td><td></td><td><table><tr><td>Above Rs 10 crore and upto Rs 50 crore</td><td>Rs. 15000/-</td></tr><tr><td>Above Rs. 50 Crore</td><td>Rs. 25000/-</td></tr></table>*Includes Property/Fixed Assets/Plant & Machinery etc.
Note: For the purpose of calculating the valuation fees also, realizable value shall be considered.</td><td></td></tr>
<tr><td>11.7.</td><td>Levy of Cash Order / Draft / RTGS / NEFT Charges While Disbursing Term Loan</td><td>While issuing instruments for remittance of funds directly in favour of supplier, for disbursement of term loan, no charges are to be recovered for issuance of Cash Order/Draft/RTGS/ NEFT/other mode.</td><td>No Change</td></tr>
<tr><td>11.8</td><td>Mortgage Creation Charges</td><td><table><tr><th>Loan Amount</th><th>Charges</th></tr><tr><td>Up to ₹10.00 Lakh</td><td>NIL</td></tr><tr><td>Above ₹10.00 Lakh to ₹1.00 Crore</td><td>₹5000/-</td></tr><tr><td>Above ₹1.00 crore to ₹10.00 Crore</td><td>₹10,000/-</td></tr><tr><td>Above ₹10.00 Crore</td><td>₹25,000/-</td></tr></table></td><td><u>Upto 3 mortgages:</u><table><tr><th>Loan Amount</th><th>Charges</th></tr><tr><td>Up to ₹10.00 Lakh</td><td>NIL</td></tr><tr><td>Above ₹10.00 Lakh to ₹1.00 Crore</td><td>₹5000/-</td></tr><tr><td>Above ₹1.00 crore to ₹10.00 Crore</td><td>₹15,000/-</td></tr><tr><td>Above ₹10.00 Crore</td><td>₹25,000/-</td></tr></table><u>For cases, above 3 mortgages</u>: Above mentioned charges plus ₹1000 per mortgage.</td></tr>
</table>

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
		Additional Conditions: 1. Mortgage charges are applicable per instance irrespective of the number of title deeds. 2. Mortgage Charges are not to be collected when the limits are renewed at the existing levels. 3. The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also. 4. Mortgage creation charges will not be applicable in case of Retail Loans. 5. The charge is applicable for extension of equitable mortgage recorded in favor of other lenders also. 6. No Mortgage charges to be collected in case of Registered Equitable Mortgage/Registered Simple Mortgage/ Registered Mortgage. 7. When mortgage is created for collateral security over and above the minimum prescribed level as per bank schemes/guidelines, the sanctioning authority may waive the charges on case to case basis. 8. No Mortgage creation charges to be collected in case of extension of charges on existing securities to cover GECL loans	**Additional Conditions:** 1. Mortgage Charges are not to be collected when the limits are renewed at the existing levels. 2. The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also. 3. The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also. 4. Mortgage creation charges will not be applicable in case of Retail Loans. 5. The charge is applicable for extension of equitable mortgage recorded in favor of other lenders also. 6. No Mortgage charges to be collected in case of Registered Equitable Mortgage/Registered Simple Mortgage/ Registered Mortgage. 7. When mortgage is created for collateral security over and above the minimum prescribed level as per bank schemes/guidelines, the sanctioning authority may waive the charges on case to case basis. 8. No Mortgage creation charges to be collected in case of extension of charges on existing securities to cover GECL loans

S No	Particulars	Existing Charges	Revised Charges w.e.f. 01.04.2025
11.9	Interchangeability Between Limits	0.10% of interchangeable amount subject to minimum Rs. 2,000/- and maximum Rs. 5,00,000/-	No Change
11.10	Substitution/ Release of Personal Guarantee / IP/ Collateral Security	0.10% of the total loan amount* subject to minimum Rs. 5,000/- and maximum. Rs. 10,00,000/- *The loan amount shall mean the total outstanding amount/sanctioned limit whichever is higher. However, in case of fully disbursed term loans where there is no scope for re-drawal, the loan amount shall mean the total outstanding amount.	No Change

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