

SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

I. RETAIL LENDING SCHEMES

SL. NO.	Product	Processing Charges	Documentation Charges	Inspection Charges
1	Housing Loan	0.50% of the loan amount (Minimum of Rs. 1,500 and Maximum of Rs. 10,000)	Nil	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a maximum of Rs 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.
2	PMAY	No Processing Charges up to the loan amount eligible for subsidy. Actual processing charges (as per point 1 above) to be collected for loan beyond the eligible amount for subsidy.	Nil	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a maximum of Rs. 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.
3	Housing Loan (HL-Yuva Awas Rin)	0.50% of the loan amount (Minimum of Rs. 1,500 to Maximum of Rs 10,000)	Nil	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a maximum of Rs 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.
4	HL-Agriculturist	0.50% of the loan amount (Minimum of Rs.1,500 to Maximum of Rs 10,000)	Nil	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/-

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				per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.
5	HL-NRIs	0.10% of the loan amount (Minimum of Rs. 500 to Maximum of Rs 10,000)	Nil	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.
6	Housing Loan - Canara Kuteer	0.50% of the loan amount (Minimum of Rs 1,500 and Maximum of Rs 10,000)	Nil	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.
7	HL-CRE	0.50% of the loan amount (Minimum of Rs.1,500 to Maximum of Rs 10,000)	Nil	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.
8	Canara Home Loan Super Gain	0.40% of the loan amount with Minimum Rs 2000/- and Maximum Rs 50,000/-	Nil	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual

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				expenses incurred, whichever is higher.
9	Canara Mortgage	0.50% of loan amount with Minimum of Rs. 5000/-	Rs 100/Lakh (Min Rs 1000 Max Rs 25,000)	<p>1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year.</p> <p>2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.</p>
10	Canara Rent	1% of the loan amount with minimum of Rs 5,000/	Rs 100/Lakh (Min Rs 1000 Max Rs 25000)	<p>1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year.</p> <p>2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.</p>
11	Canara Vehicle (2-wheeler)	0.25% of the Loan amount (Minimum of Rs 250 to Maximum of Rs. 1,000)	Nil	<p>1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs. 600/- per year.</p> <p>2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.</p>
12	Canara Vehicle (4-Wheeler)	0.25% of the Loan amount (Minimum of Rs. 1,000 to Maximum of Rs 5,000)	Nil	<p>1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year.</p> <p>2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.</p>

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SL. NO.	Product	Processing Charges	Documentation Charges	Inspection Charges
13	Canara Pension Loan	Nil	Nil	Nil
14	Canara Home Loan Plus	0.50% of the Loan amount (Minimum of Rs 100 and Maximum of Rs 500)	Rs 100/Lakh (Min Rs 1000 Max Rs 25000)	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.
15	ALL OTHER PERSONAL LOANS Including Loans To Individuals Against Other Approved Securities	0.50% of the Loan amount with minimum of Rs 500.	Nil	Nil
16	Swarna Loan	1.00% of the Loan amount (Minimum of Rs1000/- and Maximum of Rs 5,000/-)	Nil	Nil
17	Rain Water Harvesting	0.50% of Loan amount (Minimum of Rs 1,500 and Maximum of Rs 10,000)	Nil	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.
18	Housing cum Solar Loan (with grid Connected)	0.50% of Loan amount (Minimum of Rs 1,500 and Maximum of Rs 10,000)	Nil	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred,

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				whichever is higher.
19	Canara Jeevan	0.25 % of the Loan amount with maximum cap of Rs 10,000/-	Rs 100/Lakh (Min Rs 1000 Max Rs 25000)	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.
20	Home Improvement Loan	0.50% of the Loan amount (Minimum of Rs 1,500 and Maximum of Rs 10000)	Rs 100/Lakh (Min Rs 1,000 Max Rs 25,000)	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.
21	Canara Site	0.50% of the Loan amount (Minimum of Rs 1500 and Maximum of Rs 10,000)	Rs 100/Lakh (Min Rs 1,000 Max Rs 25,000)	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.
22	Canara Budget	0.50% of the Loan amount (Minimum of Rs 1,000 and Maximum of Rs 5000)	NIL	Nil
23	Teachers Loan	1.0% of the Loan amount (Minimum of of Rs 50)	NIL	Nil
24	Canara Cash	0.10% of the Loan amount (Minimum of Rs 100 and Maximum of Rs 250)	NIL	Nil
25	Canara Home Loan Secure	Nil	NIL	Nil

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SL. NO.	Product	Processing Charges	Documentation Charges	Inspection Charges
26	Canara Solar	0.1% of Loan amount for domestic users with a minimum of Rs.100/-. Maximum of Rs.250/-. For all others upfront fee as applicable for Term Loans should be collected.	Nil	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.
27	Housing Loan to Corporate	0.50% of the Loan amount (Minimum of Rs 1,500 and Maximum of Rs 10,000)	Nil	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.
28	*Canara Consumer Loan	1.00% of the Loan amount with Minimum of Rs 250.	Nil	1) Loan amount up to Rs.10.00 lakhs: Rs. 200/- per borrower per inspection with a Maximum of Rs 600/- per year. 2) Loan amount above Rs.10.00 lakhs: Rs.300/- per borrower per inspection or actual expenses incurred, whichever is higher.
29	*SyndNivas Senior Scheme	0.40% of the Loan amount with Minimum Rs 2000/- and Maximum Rs 50,000/-	Nil	1) <u>Loan up to Rs 50 lakhs:</u> Rs. 250 per year. 2) <u>Loan above Rs 50 lakhs:</u> Rs. 500 per year.
30	*Synd Connect	0.25% of the Loan amount with Minimum Rs. 250/-.	Rs. 100/- per lakh with max. of Rs.500/-	NA
31	*Synd Delight	Rs 500 per lakhs.	NA	NA

*** Applicable for the existing loans only. The scheme will be discontinued w.e.f 01.04.2020**

II. MSME ADVANCES

S. No.	Nature of advance	Slab	Amount		
1.	Working Capital (FB & NFB) (Processing Charges)	Upto Rs. 25000/-	Nil		
		Above Rs. 25000/- upto Rs. 10 lakhs	0.25% per lakh or part thereof with a minimum of Rs. 500/-		
		Above Rs. 10 lakhs	Low Risk	Normal & Moderate Risk	High Risk
			Rs. 275/- per lakh or part thereof	Rs. 350/- per lakh or part thereof	Rs. 400/- per lakh or part thereof
2.	Term Loan (Upfront Fee)	Upto Rs. 25000/-	Nil		
		Above Rs. 25000/- upto Rs. 2 lakhs	0.50% of the loan amount with a minimum of Rs. 500/-		
		Above Rs. 2 lakhs to Rs. 10 lakhs	1% of the loan amount		
		Above Rs. 10 lakhs	Low Risk	Normal & Moderate	High Risk
1% of the loan amount	1.25% of the loan amount		1.50% of the loan amount		
3.	Processing charges for interest concession proposals		Flat Rs. 5000/- per concession proposal. The same can be waived selectively by CGM/GM HO CAC upto 50% and in full by ED-CAC and above authorities		
4.	ALL other credit related service charges (other than processing charges/upfront fee) specified for Non-Priority sector advances shall also be applicable to MSME advances				

Note: There shall not be a maximum cap in respect of Processing Charges / Upfront Fee.

III. PRIORITY SECTOR ADVANCES INCLUDING AGRICULTURE ADVANCES

A. For Agriculture Loan- Priority Sector

SL NO.	NATURE OF CHARGES	APPLICABLE CHARGES						
1.	Processing Charges/Upfront Fees a) For Short Term Loans	<table border="1"> <tr> <td>Upto Rs. 25000/-</td> <td>Nil</td> </tr> <tr> <td>>Rs. 25000 to Rs. 2.00 Lakhs</td> <td>Rs. 300/-</td> </tr> <tr> <td>>Rs. 2.00 Lakhs</td> <td>Rs.250 Per lakh or part thereof No Maximum cap</td> </tr> </table> <p>The following guidelines shall be taken care while collecting processing charges at the time of annual review (in case of Schemes under KCCS/ Canara Kisan OD where tenability of original sanction is more than 1 year/limit continuation is subject to annual review):</p> <ul style="list-style-type: none"> • Processing fee to be collected at the time of sanction and at the time of each renewal (after 5/3 years' tenability) with / without enhancement • Processing fee to be taken for enhancement of limit for the enhanced portion in case of enhancements before renewal. • Annual review: Collection of 50% of normal processing fee in case of limits above Rs.1 lakhs (with/ without enhancement in limit). • No processing fee for Annual review in other cases which will continue to serve otherwise as internal check for ascertaining the farm status/ensuring end use. 	Upto Rs. 25000/-	Nil	>Rs. 25000 to Rs. 2.00 Lakhs	Rs. 300/-	>Rs. 2.00 Lakhs	Rs.250 Per lakh or part thereof No Maximum cap
Upto Rs. 25000/-	Nil							
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	b)Term Loans	<table border="1"> <tr> <td>>Rs. 25000/- to Rs. 2.00 Lakhs</td> <td>0.50 % of loan amount with the Minimum amount of Rs.500</td> </tr> <tr> <td>>Rs. 2.00 Lakhs to Rs. 25.00 Lakhs</td> <td>0.75% of loan amount with the Minimum amount of Rs.2000/-</td> </tr> <tr> <td>Above 25.00 Lakhs</td> <td>1% of loan amount (including appraisal Charges) No Maximum cap</td> </tr> </table> <p>Note: Processing charges/Upfront fees are not to be collected in the respect of loans granted (Short Term/Term Loans) to/under :</p> <ul style="list-style-type: none"> • Loans/advances exclusively against our own deposits • REC-SPA Scheme • Government sponsored Schemes • Self -Help groups • Limits granted to RRBs sponsored by our Bank • Agriculture loans to employees. 	>Rs. 25000/- to Rs. 2.00 Lakhs	0.50 % of loan amount with the Minimum amount of Rs.500	>Rs. 2.00 Lakhs to Rs. 25.00 Lakhs	0.75% of loan amount with the Minimum amount of Rs.2000/-	Above 25.00 Lakhs	1% of loan amount (including appraisal Charges) No Maximum cap
>Rs. 25000/- to Rs. 2.00 Lakhs	0.50 % of loan amount with the Minimum amount of Rs.500							
>Rs. 2.00 Lakhs to Rs. 25.00 Lakhs	0.75% of loan amount with the Minimum amount of Rs.2000/-							
Above 25.00 Lakhs	1% of loan amount (including appraisal Charges) No Maximum cap							

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2	Inspection Charges	<p align="center">A. For Agriculture loans :</p> <table border="1"> <thead> <tr> <th>Limit</th> <th>Per inspection in Rs.</th> <th>Maximum per Year in Rs.</th> </tr> </thead> <tbody> <tr> <td>Up to and inclusive of Rs.25000/-</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>> Rs.25000-Rs.2 lakhs</td> <td>Rs. 200/-</td> <td>Rs. 600/-</td> </tr> <tr> <td>Above Rs.2 lakhs</td> <td>Rs. 200/-</td> <td>Actuals</td> </tr> </tbody> </table> <p>*Note: Out of pocket expenses to be collected separately.</p> <p align="center">B. Weaker section/Govt. Sponsored Schemes:</p> <table border="1"> <thead> <tr> <th>Limit</th> <th>Per inspection in Rs.</th> <th>Max.Per Year in Rs.</th> </tr> </thead> <tbody> <tr> <td>Up to and inclusive of Rs.25000/-</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>>Rs.25000-Rs.2 lakhs</td> <td></td> <td>200</td> </tr> <tr> <td>Above Rs.2 lakhs</td> <td></td> <td>300</td> </tr> </tbody> </table>	Limit	Per inspection in Rs.	Maximum per Year in Rs.	Up to and inclusive of Rs.25000/-	Nil	Nil	> Rs.25000-Rs.2 lakhs	Rs. 200/-	Rs. 600/-	Above Rs.2 lakhs	Rs. 200/-	Actuals	Limit	Per inspection in Rs.	Max.Per Year in Rs.	Up to and inclusive of Rs.25000/-	Nil	Nil	>Rs.25000-Rs.2 lakhs		200	Above Rs.2 lakhs		300
Limit	Per inspection in Rs.	Maximum per Year in Rs.																								
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3	Documentation Charges	<p>Rs.50/- per lakh or part thereof with a maximum of Rs.25000/-</p> <p>Note:</p> <ol style="list-style-type: none"> Documentation charges will not be applicable to: <ul style="list-style-type: none"> Government sponsored Schemes(including SHG's) Priority Sector loans upto Rs.25000/-. Agriculture Gold loans & AL VSLs against our own Deposit In case of operative accounts like KCCS/ Canara Kisan OD, documentation charges to be collected at the time of- <ul style="list-style-type: none"> Renewal (With/without enhancement) For Enhanced limit in case of Mid-Term enhancement. 																								
4	Mortgage Charges	<table border="1"> <tbody> <tr> <td>Loans upto Rs. 50 Lakhs</td> <td>NIL</td> </tr> <tr> <td>Loans Above Rs. 50 Lakhs and upto Rs. 100 Lakhs</td> <td>Rs. 1000/-</td> </tr> <tr> <td>Loans Above Rs. 100 Lakhs and upto Rs. 1000 Lakhs</td> <td>Rs. 20/- Lakhs or part thereof with a maximum of Rs. 15000/-</td> </tr> <tr> <td>Loans Above Rs. 1000 Lakhs and upto Rs. 2500 Lakhs</td> <td>Rs. 20000/-</td> </tr> <tr> <td>Loans Above Rs. 2500 Lakhs</td> <td>Rs. 30000/-</td> </tr> </tbody> </table> <p>Note: Mortgage charges are applicable to fresh limits (both for original and extension of Mortgages).</p> <p>a) Mortgage charges are applicable per instance irrespective</p>	Loans upto Rs. 50 Lakhs	NIL	Loans Above Rs. 50 Lakhs and upto Rs. 100 Lakhs	Rs. 1000/-	Loans Above Rs. 100 Lakhs and upto Rs. 1000 Lakhs	Rs. 20/- Lakhs or part thereof with a maximum of Rs. 15000/-	Loans Above Rs. 1000 Lakhs and upto Rs. 2500 Lakhs	Rs. 20000/-	Loans Above Rs. 2500 Lakhs	Rs. 30000/-														
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		<p>of the number of title deeds.</p> <p>b) Mortgage Charges are not to be collected when the limits are renewed at the existing levels.</p> <p>c) The charges are applicable for substitution of property also.</p> <p>d) No Mortgage charges to be collected in case of Registered Equitable Mortgage/Registered Simple Mortgage/Registered Mortgage.</p>																						
4	Appraisal charges by AIC	<p>A. For Our Bank clients</p> <p>1. Project Formulation/ Appraisal/ Vetting</p> <p>i. Term loan proposals other than Food and Agro Processing Units</p> <p>AIC will charge only Out of Pocket Expenses (OPE)/ Incidental expenses, which shall be collected by the Branch and remitted to PC Wing, HO, Bengaluru on DP Code 0025.</p> <p>If AIC appraisal report is issued to the Customer the following charges to be collected;</p> <table border="1"> <tr> <td>Project Cost up to Rs.500 lakhs</td> <td>Rs.5000/- + applicable GST</td> </tr> <tr> <td>Project Cost above Rs.500 lakhs</td> <td>Rs.10000/- + applicable GST</td> </tr> </table> <p>ii. Term loan proposals for Food and Agro Processing Units:</p> <p>a) Appraisal report strictly for Bank's internal use, i.e., not to be shared with the Customers/Other lenders :</p> <table border="1"> <thead> <tr> <th>Project Cost</th> <th>Schedule of Fees</th> </tr> </thead> <tbody> <tr> <td>Rs.1 Crore & above and upto Rs.10 Crore</td> <td>0.10% of the project cost with minimum of Rs.50,000/-</td> </tr> <tr> <td>Above Rs.10 Crore and upto Rs.50 Crore</td> <td>0.075% of the project cost with minimum of Rs.2 lacs</td> </tr> <tr> <td>Above Rs.50 Crore and upto Rs.500 Crore</td> <td>0.05% of the project cost with minimum of Rs.5 lacs</td> </tr> <tr> <td>Above Rs.500 Crore</td> <td>0.025% of the project cost with minimum of Rs.25 lacs</td> </tr> </tbody> </table> <p>b) Appraisal report to be shared with the customer/Other lenders</p> <table border="1"> <thead> <tr> <th>Project Cost</th> <th>Schedule of Fees</th> </tr> </thead> <tbody> <tr> <td>Rs.1 Crore & above and upto Rs.10 Crore</td> <td>0.30% of the project cost with minimum of Rs.1 lac</td> </tr> <tr> <td>Above Rs.10 Crore and upto Rs.50 Crore</td> <td>0.20% of the project cost with minimum of Rs.5 lacs</td> </tr> <tr> <td>Above Rs.50 Crore and upto Rs.500 Crore</td> <td>0.15% of the project cost with minimum of Rs.10 lacs</td> </tr> </tbody> </table>	Project Cost up to Rs.500 lakhs	Rs.5000/- + applicable GST	Project Cost above Rs.500 lakhs	Rs.10000/- + applicable GST	Project Cost	Schedule of Fees	Rs.1 Crore & above and upto Rs.10 Crore	0.10% of the project cost with minimum of Rs.50,000/-	Above Rs.10 Crore and upto Rs.50 Crore	0.075% of the project cost with minimum of Rs.2 lacs	Above Rs.50 Crore and upto Rs.500 Crore	0.05% of the project cost with minimum of Rs.5 lacs	Above Rs.500 Crore	0.025% of the project cost with minimum of Rs.25 lacs	Project Cost	Schedule of Fees	Rs.1 Crore & above and upto Rs.10 Crore	0.30% of the project cost with minimum of Rs.1 lac	Above Rs.10 Crore and upto Rs.50 Crore	0.20% of the project cost with minimum of Rs.5 lacs	Above Rs.50 Crore and upto Rs.500 Crore	0.15% of the project cost with minimum of Rs.10 lacs
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		<table border="1"> <tr> <td>Above Rs.500 Crore</td> <td>0.10% of the project cost with minimum of Rs.75 lacs</td> </tr> </table> <p>iii. Viability Studies: Only OPE/ Incidental expenses will be charged by AIC and no other fee is levied in respect of proposals referred to AIC for Viability study.</p> <p>iv. SERVICE CHARGES FOR APPRAISAL OF PUBLIC ISSUE/ CONSORTIUM ADVANCES</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Service Charges</th> </tr> </thead> <tbody> <tr> <td>Project outlay above Rs.100 lakhs and up to Rs.1000 lakhs</td> <td>0.25% of the project outlay with a minimum of Rs.50,000/-</td> </tr> <tr> <td>Project outlay above Rs.1000 lakhs</td> <td>0.25% on the first Rs.1000 lakhs and 0.125% on the incremental outlay above Rs.1000 lakhs</td> </tr> </tbody> </table> <p>B. SERVICE CHARGES FOR CLIENTS OF OTHER BANKS/ INSTITUTIONS</p> <table border="1"> <thead> <tr> <th colspan="2">Project Formulation</th> </tr> <tr> <th>Outlay</th> <th>Service Charges*</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.500 lakhs</td> <td>0.40% of outlay with a minimum of Rs.5000/-</td> </tr> <tr> <td>Above Rs.500 lakhs</td> <td>Rs 2 lakhs + 0.25% of the balance outlay over and above Rs.500 lakhs.</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Project Appraisal/ Vetting</th> </tr> <tr> <th>Outlay</th> <th>Service Charges*</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.500 lakhs</td> <td>0.30% of outlay with a minimum of Rs.5000/-</td> </tr> <tr> <td>Above Rs.500 lakhs</td> <td>Rs.1.50 lakhs + 0.15% of the balance outlay over and above Rs.500 lakhs.</td> </tr> </tbody> </table> <p><i>*Exclusive of OPE/ Incidental charges/ GST as applicable</i></p>	Above Rs.500 Crore	0.10% of the project cost with minimum of Rs.75 lacs	Category	Service Charges	Project outlay above Rs.100 lakhs and up to Rs.1000 lakhs	0.25% of the project outlay with a minimum of Rs.50,000/-	Project outlay above Rs.1000 lakhs	0.25% on the first Rs.1000 lakhs and 0.125% on the incremental outlay above Rs.1000 lakhs	Project Formulation		Outlay	Service Charges*	Up to Rs.500 lakhs	0.40% of outlay with a minimum of Rs.5000/-	Above Rs.500 lakhs	Rs 2 lakhs + 0.25% of the balance outlay over and above Rs.500 lakhs.	Project Appraisal/ Vetting		Outlay	Service Charges*	Up to Rs.500 lakhs	0.30% of outlay with a minimum of Rs.5000/-	Above Rs.500 lakhs	Rs.1.50 lakhs + 0.15% of the balance outlay over and above Rs.500 lakhs.
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For corporate Borrowers with FB + NFB+ TL exposure of Rs. 1000 lakhs and above	1%																									
6	Folio charges:	<ul style="list-style-type: none"> ▪ Folio charges are applicable in respect of running limits like KCCS, Canara Kisan OD. ▪ Debiting folio charges at half yearly intervals (March and September) at Rs.100/- for 40 entries/part thereof. Recovery of folio charges shall be along with interest dues. ▪ No folio charges is applicable for SHG loans extended as cash credit limit to matured SHG's. ▪ Branches to note to debit the charges to the account through 																								

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SL NO.	NATURE OF CHARGES	APPLICABLE CHARGES														
		BAM50 option as and when incurred and credit the proceeds to the respective income GL.														
7	Other charges:	Other charges for Revalidation of sanctions, Modification of sanction Terms, out of pocket expenses, legal charges, charges for cancellation of lien on bank's securities/LI policies, charges for copy of documents shall be as applicable under Non-Priority Sector to the extent not specified under Priority Sector.														
8	Gold Loan Processing Charges	<p>1. Agriculture Gold Loans - Processing Charges including inspection charges (One service charge instead of Multiple charges)</p> <table border="1"> <tr> <td>Upto Rs. 1 Lakhs</td> <td>Rs. 300/-</td> </tr> <tr> <td>Above Rs.1.00 Lakh up to Rs.2.00 Lakh</td> <td>Rs. 600/-</td> </tr> <tr> <td>Above Rs.2.00 Lakh to Rs.5.00 Lakh</td> <td>Rs. 900/-</td> </tr> <tr> <td>Above Rs.5.00 Lakh to Rs.10.00 Lakh</td> <td>Rs. 1200/-</td> </tr> </table> <p>2. Gold Loans - Handling Charges: To be collected in case of gold loans closed within three months from date of sanction / disbursement:</p> <table border="1"> <thead> <tr> <th>Loan amount</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>>Upto Rs. 1 lakh</td> <td>Nil</td> </tr> <tr> <td>>1 lakh</td> <td>Rs. 100/- per loan</td> </tr> </tbody> </table> <p>3. Safe Keeping charges for Gold Loans above Rs. 25000/- : Rs. 100/- per month after 30 days of the expiry of the prescribed tenure of gold loan.</p> <p>4. Gold Loan release charges: Rs. 100/- per loan to be collected at the time of closure of loan.</p>	Upto Rs. 1 Lakhs	Rs. 300/-	Above Rs.1.00 Lakh up to Rs.2.00 Lakh	Rs. 600/-	Above Rs.2.00 Lakh to Rs.5.00 Lakh	Rs. 900/-	Above Rs.5.00 Lakh to Rs.10.00 Lakh	Rs. 1200/-	Loan amount	Charges	>Upto Rs. 1 lakh	Nil	>1 lakh	Rs. 100/- per loan
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>Upto Rs. 1 lakh	Nil															
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9	Other Provisions (For Agriculture & other PSC other than Education/ Housing/MSE)															

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SL NO.	NATURE OF CHARGES	APPLICABLE CHARGES
a)	Collection processing charges	<p>When Bank approaches any party for securing borrowal accounts and if the party is not agreeable to pay the processing charges upfront, the same may be collected at the time of acceptance of sanction by the borrower.</p> <p>However the party should be informed in writing regarding the applicable charges. Such charges should be collected by the branches on sanction of loan, if the sanction is as per terms negotiated with the borrower applicant irrespective of whether the loan is availed or not. However, branches to collect processing charges upfront as far as possible.</p>
b)	Other charges on PSC relating to-	Consortium/JLA advances, Inland Guarantees, Inland LCs - as applicable to Non Priority Loans.
c)	Refund of processing charges collected - Agricultural Term loans	<p>The amount-collected as processing charges can be refunded if the proposal is turned down by the Bank. The amount so collected may also be refunded if the borrower fails to avail the loan/limit sanctioned for any reasons beyond the control of the applicant after deducting the following:</p> <p>Processing fee as applicable to STL and commitment charges, if any, payable to NABARD.</p>
d)	Mode of calculation	Processing charges should be collected for the entire limit wherever the limit exceeds 25,000/-.
e)	Processing charges for enhancement /modification before the date of renewal	For enhancement/modification before the date of renewal, processing charges shall be collected for the enhanced portion only, even if the enhanced portion is less than 25,000/- (i.e., the limits are to be taken in totality).
f)	Working Capital/OCC/KCC limits - renewal of limits with considerable delay after the expiry of the tenability & Tenability of renewed limits is being fixed as one year from the date of renewal.	<p>In case of extension of credit limits, pro-rata processing charges should be collected for the extended period.</p> <p>In case renewal of limits does not take place within the extended period, pro-rata processing charges are to be collected on the existing limits till the date of ultimate renewal of the limits.</p>
g)	Processing Charges for ADHOC facility	Pro-rata processing charges are to be collected (ON PAR with Non-Priority).

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h)	Processing Charges- Constitution of the borrower	To be separately collected for Loans/Advances granted to Proprietorship/Partnership Concerns notwithstanding the fact that the proprietor/partners of the concerns are the same.
i)	Clubbing of Agri-Non Agri facility	In the case of parties availing agricultural and non-agricultural limits/loans both the limits are to be clubbed and the charges mentioned above are to be collected.
j)	Revalidation of sanctions, Modification of sanction Terms, out of pocket expenses, legal charges, charges for cancellation of lien on bank's securities/LI policies, charges for copy of documents	Other provisions of Non-Priority sector may be made applicable wherever not specified under Priority sector.

B. Priority-Other than Agriculture/Housing/ Micro & Small Enterprises:

Upto Rs. 25000/-	Nil
Above Rs. 25000/-	
i. Short term loan	0.20 % of loan amount with a minimum of 250/- and maximum of 5.00 lakh
ii. Term Loan	Upfront fee @ 1% of loan amount
Education Loan	<ul style="list-style-type: none"> No processing/ upfront charges are to be collected on educational loans for studies in India. However, for studies abroad, in case the student borrowers seek admission in multiple institutions, branches will have to put lot of efforts to process each loan application. Hence, in all cases for studies abroad, wherever the loan amount exceeds Rs.25.000/-, branches have to collect processing fee in the form of refundable deposit. Processing fee (in the form of refundable deposit) is to be collected at the rate as applicable to processing fee for term loans for priority sector advances.

C. For Agriculture Loan- Non- Priority Sector:

Charges on Agriculture Non Priority loans and advances shall be as applicable to Non Priority General Advances.

IV. NON PRIORITY SECTOR ADVANCES

SL NO	NATURE OF CHARGES	APPLICABLE CHARGES																							
1.	a. Processing Charges Fund Based WC Limit-	<table border="1"> <tr> <td>Upto Rs. 50000</td> <td>Rs 250/-</td> </tr> <tr> <td>>Rs.50000 to 2 lakhs</td> <td>0.35% min Rs 550/-</td> </tr> <tr> <td>> Rs.2 lakhs to Rs.10 lakhs</td> <td>Rs.500/-per lakh minimum Rs.1000/-</td> </tr> <tr> <td rowspan="4">> 10 lakhs</td> <td colspan="2">Based on Risk rating as under:</td> </tr> <tr> <td>LR</td> <td>Rs.300/- per lakh</td> </tr> <tr> <td>NR & MR</td> <td>Rs.400/- per lakh</td> </tr> <tr> <td>HR</td> <td>Rs.500/- per lakh</td> </tr> <tr> <td colspan="2">There shall not be any maximum cap</td> </tr> </table> <p>For the purpose of service charges, the mapping of risk ratings of the Syndicate Bank & Canara Bank shall be as under:</p> <table border="1"> <tr> <td>Synd 1,2&3</td> <td>Low risk</td> </tr> <tr> <td>Synd 4 & 5</td> <td>Normal risk & Moderate Risk</td> </tr> <tr> <td>Synd 6 & above</td> <td>High Risk</td> </tr> </table> <p>On implementation of CIRM, the mapping of rating will change as informed at that time by CPS, RM Wing.</p>	Upto Rs. 50000	Rs 250/-	>Rs.50000 to 2 lakhs	0.35% min Rs 550/-	> Rs.2 lakhs to Rs.10 lakhs	Rs.500/-per lakh minimum Rs.1000/-	> 10 lakhs	Based on Risk rating as under:		LR	Rs.300/- per lakh	NR & MR	Rs.400/- per lakh	HR	Rs.500/- per lakh	There shall not be any maximum cap		Synd 1,2&3	Low risk	Synd 4 & 5	Normal risk & Moderate Risk	Synd 6 & above	High Risk
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	b. Term Loan-	<table border="1"> <tr> <td>Upto Rs.50000</td> <td>Rs 250/-</td> </tr> <tr> <td>>Rs.50000 to Rs.2 lakhs</td> <td>0.50% min Rs 500/-</td> </tr> <tr> <td>> Rs.2 lakhs to Rs.10 lakhs</td> <td>1.25% of the loan amount</td> </tr> <tr> <td rowspan="4">> 10 lakhs</td> <td colspan="2">Based on Risk rating as under:</td> </tr> <tr> <td>LR</td> <td>1% of the loan amount</td> </tr> <tr> <td>NR&MR</td> <td>1.25% of the loan amount</td> </tr> <tr> <td>HR</td> <td>1.5% of the loan amount</td> </tr> <tr> <td colspan="2">There shall not be any maximum cap</td> </tr> </table> <p>For the purpose of service charges, the mapping of risk ratings of the Syndicate Bank & Canara Bank shall be as under:</p> <table border="1"> <tr> <td>Synd 1,2&3</td> <td>Low risk</td> </tr> <tr> <td>Synd 4 & 5</td> <td>Normal risk & Moderate Risk</td> </tr> <tr> <td>Synd 6 & above</td> <td>High Risk</td> </tr> </table> <p>On implementation of CIRM, the mapping of rating will change as informed at that time by CPS, RM Wing.</p>	Upto Rs.50000	Rs 250/-	>Rs.50000 to Rs.2 lakhs	0.50% min Rs 500/-	> Rs.2 lakhs to Rs.10 lakhs	1.25% of the loan amount	> 10 lakhs	Based on Risk rating as under:		LR	1% of the loan amount	NR&MR	1.25% of the loan amount	HR	1.5% of the loan amount	There shall not be any maximum cap		Synd 1,2&3	Low risk	Synd 4 & 5	Normal risk & Moderate Risk	Synd 6 & above	High Risk
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	c. Scheme for	1% of the loan amount																							

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	financing against rent receivables for exposures exceeding Rs. 5 crores									
	d. Non fund based Working Capital limit	As applicable to FB working Capital limits. (Processing charges as stipulated shall be levied on Forward Contract Limits sanctioned, by arriving at the credit exposure based on the current exposure method.)								
	e. Credit limits sanctioned to RRB's-	0.05% subject to ceiling of Rs.50,000/-								
	f. Restructured Accounts -	Processing fee @ 0.10% of the amount restructured Exceptions: <ul style="list-style-type: none"> • loans upto Rs.2.00 lakhs • all agricultural loans • Housing Loans upto Rs. 20.00 lakhs • Loans to all Micro Enterprises • Loans under Govt sponsored schemes) 								
	g. Processing charges on Adhoc facilities	Processing charges on Ad-hoc facilities (both fund based and non fund based facilities) is to be collected on pro-rata basis for the actual period, subject to minimum of one month. A part of the month shall be treated as full month for this purpose. (However, Branches/Offices shall levy additional interest of 2% over and above the applicable interest rate for the respective category on adhoc limits (other than export finance).								
	h. Consortium Advances	Wherever we are the leaders in a consortium/Joint Lending Arrangement (JLA), the lead bank fee is to be collected on the total assessed fund and non fund based working capital credit limits from the consortium as a whole at the following rates, to be collected on annual basis. <table border="1" data-bbox="587 1653 1508 2038"> <thead> <tr> <th>Total assessed fund and non fund based working capital credit limits from the consortium as a whole</th> <th>Applicable Charges</th> </tr> </thead> <tbody> <tr> <td>Upto 10 crores</td> <td>0.30% subject to maximum of Rs. 3 lakhs</td> </tr> <tr> <td>10 crores to 50 crores</td> <td>0.25% subject to minimum of Rs. 3 lakhs and maximum of Rs.12.50 lakhs</td> </tr> <tr> <td>Above 50 crores</td> <td>0.20% subject to minimum of</td> </tr> </tbody> </table>	Total assessed fund and non fund based working capital credit limits from the consortium as a whole	Applicable Charges	Upto 10 crores	0.30% subject to maximum of Rs. 3 lakhs	10 crores to 50 crores	0.25% subject to minimum of Rs. 3 lakhs and maximum of Rs.12.50 lakhs	Above 50 crores	0.20% subject to minimum of
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			Rs. 12.50 lakhs and maximum of Rs.50 lakhs								
		<ul style="list-style-type: none"> ▪ Expenses incurred for attending consortium/JLA meetings / inspection of factory, etc. should be recovered from the borrower. ▪ Wherever we are the leaders/members in a consortium, processing charges are to be collected on the portion of limit sanctioned by our Bank. ▪ Wherever branches/offices extend entire non-fund based credit facilities under consortium/JLA on behalf of the member banks, only 70% of the lead bank fee collected on such non-fund based limits is to be shared among all the consortium banks (including our Bank) retaining 30% of the commission towards service charges. ▪ Other charges like godown inspection charges, folio charges are also to be recovered from the borrower. ▪ TA, HA, etc., paid to staff and other out of pocket expenses incurred for convening the consortium/JLA meeting are to be recovered from the borrowers. ▪ Wherever any private/foreign bank is the consortium/JLA leader/member and is not levying the normal charges as per uniform schedule, all efforts should be made to convince such bank suitably. However, extending reduction by such banks should not be a ground for our Bank to extend any reductions. 									
2	Documentation Charges -	<table border="1" data-bbox="587 1525 1465 1753"> <tr> <td data-bbox="587 1525 1066 1563">Upto Rs. 2 lakhs</td> <td data-bbox="1066 1525 1465 1563">NIL</td> </tr> <tr> <td data-bbox="587 1563 1066 1666">Above Rs 2 lakhs to Rs 5 Crore</td> <td data-bbox="1066 1563 1465 1666">Rs 200/- per lakh subject to maximum of Rs. 25,000/-</td> </tr> <tr> <td data-bbox="587 1666 1066 1704">Above Rs 5 Crore to Rs 10 Crore</td> <td data-bbox="1066 1666 1465 1704">Flat Rs 50,000/-</td> </tr> <tr> <td data-bbox="587 1704 1066 1753">Above 10 Crore</td> <td data-bbox="1066 1704 1465 1753">Flat Rs 1,00,000/-</td> </tr> </table> <ul style="list-style-type: none"> • No documentation charges will be collected in following cases: OD-TD, VSL-TD, OD or VSL Against approved Govt Securities/NSC/KVP, NFB (BG/LC): Fully secured by term deposits & SHG loans. 		Upto Rs. 2 lakhs	NIL	Above Rs 2 lakhs to Rs 5 Crore	Rs 200/- per lakh subject to maximum of Rs. 25,000/-	Above Rs 5 Crore to Rs 10 Crore	Flat Rs 50,000/-	Above 10 Crore	Flat Rs 1,00,000/-
Upto Rs. 2 lakhs	NIL										
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		<ul style="list-style-type: none"> In respect of consortium accounts, where we are member, no documentation charges to be collected. If limits are released after execution of joint documentation. However, if limits are released based on individual documentation applicable documentation charges to be collected. In respect renewals of existing limits, without any change in terms and conditions of sanction, 50% of applicable documentation charges to be collected. 																				
3	Mortgage Charges	<table border="1"> <thead> <tr> <th>Exposure upto</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Exposure upto Rs.10 lakhs and upto 3 mortgages</td> <td>Rs.1000/-</td> </tr> <tr> <td>Exposure upto Rs.10 lakhs and upto 6 mortgages</td> <td>Rs.2000/-</td> </tr> <tr> <td>Exposure upto Rs.10 lakhs and above 6 mortgages</td> <td>Charges as per Column above +Rs.1000 per mortgage beyond 6 mortgages</td> </tr> <tr> <td>Exposure from Rs.10 lakhs to Rs.1 crore upto 3 mortgages</td> <td>Rs.50 per lakh min Rs.1000 and max Rs.5000 for upto 3 mortgages</td> </tr> <tr> <td>Exposure from Rs.10 lakhs to Rs.1 crore upto 6 mortgages</td> <td>Rs.75 per lakh min 2000 and max Rs.7500</td> </tr> <tr> <td>Exposure from Rs.10 lakhs to Rs.1 crore above 6 mortgages</td> <td>Charges as per Column above + Rs.1000 per mortgage beyond 6 mortgages</td> </tr> <tr> <td>Exposure above 1 crore upto 3 mortgages</td> <td>Rs.75 per lakh min 7500 and max Rs.25000</td> </tr> <tr> <td>Exposure above Rs.1 crore upto 6 mortgages</td> <td>Rs.100 per lakh min Rs.10000 and max Rs.35000</td> </tr> <tr> <td>Exposure above Rs.1 crore above 6 mortgages</td> <td>Charges as per Column above + Rs.1000 per mortgage beyond 6 mortgages</td> </tr> </tbody> </table> <p>Additional Conditions:</p> <ul style="list-style-type: none"> Mortgage charges are applicable per instance irrespective of the number of title deeds. Mortgage Charges are not to be collected when the limits are renewed at the existing levels. The charges are applicable for substitution of property also. No Mortgage charges to be collected in case of Registered Equitable Mortgage/Registered Simple Mortgage/ Registered Mortgage. 	Exposure upto	Charges	Exposure upto Rs.10 lakhs and upto 3 mortgages	Rs.1000/-	Exposure upto Rs.10 lakhs and upto 6 mortgages	Rs.2000/-	Exposure upto Rs.10 lakhs and above 6 mortgages	Charges as per Column above +Rs.1000 per mortgage beyond 6 mortgages	Exposure from Rs.10 lakhs to Rs.1 crore upto 3 mortgages	Rs.50 per lakh min Rs.1000 and max Rs.5000 for upto 3 mortgages	Exposure from Rs.10 lakhs to Rs.1 crore upto 6 mortgages	Rs.75 per lakh min 2000 and max Rs.7500	Exposure from Rs.10 lakhs to Rs.1 crore above 6 mortgages	Charges as per Column above + Rs.1000 per mortgage beyond 6 mortgages	Exposure above 1 crore upto 3 mortgages	Rs.75 per lakh min 7500 and max Rs.25000	Exposure above Rs.1 crore upto 6 mortgages	Rs.100 per lakh min Rs.10000 and max Rs.35000	Exposure above Rs.1 crore above 6 mortgages	Charges as per Column above + Rs.1000 per mortgage beyond 6 mortgages
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SL NO	NATURE OF CHARGES	APPLICABLE CHARGES												
		<ul style="list-style-type: none"> ▪ Mortgage charges are waived for HL other than HL-CRE) 												
4	Inspection charges	<table border="1"> <thead> <tr> <th>Exposure upto</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Upto Rs 5000/-</td> <td>NIL</td> </tr> <tr> <td>Above Rs 5000 to Rs 25000/-</td> <td>Rs. 100/- p.a.</td> </tr> <tr> <td>Above Rs. 25000/- upto Rs 10 lakhs</td> <td>Rs 250/- per quarter + OPE actuals</td> </tr> <tr> <td>Above Rs 10 lakhs uptoRs 10 crore</td> <td>Rs 1500/- per quarter + OPE actuals</td> </tr> <tr> <td>Above Rs 10 crore</td> <td>Rs.2500/- per quarter + OPE</td> </tr> </tbody> </table> <ol style="list-style-type: none"> 1. In respect of Retail/Priority sector advances, respective annexures shall be referred to. 2. Godown keeper's salary shall be recovered from the borrowers concerned where a full time godown keeper is appointed by the Bank for supervising the stock. 3. Godown delivery charges (i.e., relating to conveyance charges, if any, incurred by the godown keeper for effecting delivery of the goods in case goods are stored in the godown situated in distant place) and actual conveyance charges so reimbursed shall be recovered from the borrower/s concerned. 4. Godown inspection charges shall be levied above in such of the following cases where - <ul style="list-style-type: none"> ▪ Halting allowance, traveling allowance, etc. paid to staff for conducting godown inspection is recovered from the borrowers. <p>In the following cases also, inspection charges mentioned above are to be collected.</p> <ul style="list-style-type: none"> ▪ Conveyance is provided by the party for inspection of the godown. ▪ The godown is situated near to the branch premises and no expenses are incurred on conveyance. 	Exposure upto	Charges	Upto Rs 5000/-	NIL	Above Rs 5000 to Rs 25000/-	Rs. 100/- p.a.	Above Rs. 25000/- upto Rs 10 lakhs	Rs 250/- per quarter + OPE actuals	Above Rs 10 lakhs uptoRs 10 crore	Rs 1500/- per quarter + OPE actuals	Above Rs 10 crore	Rs.2500/- per quarter + OPE
Exposure upto	Charges													
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5	Term Loan review charges	<table border="1"> <tbody> <tr> <td>Liability upto Rs.1 Crore</td> <td>NIL</td> </tr> <tr> <td>Liability above Rs.1 Cr.</td> <td>Rs.100 per Lakh; Minimum Rs.10,000/- Maximum Rs.5 lakh</td> </tr> </tbody> </table>	Liability upto Rs.1 Crore	NIL	Liability above Rs.1 Cr.	Rs.100 per Lakh; Minimum Rs.10,000/- Maximum Rs.5 lakh								
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SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

SL NO	NATURE OF CHARGES	APPLICABLE CHARGES										
		<p>Review Charges shall be collected on the exposure (i.e., outstanding Liability plus unavailed limits) annually commencing from completion of one year from the date of first disbursement.</p> <p>Earlier TLs will continue to be charged as per respective banks existing guidelines (pre adoption of unified charges).</p> <p>As unified charges are to be collected w.e.f. 02/04/2020 prospectively. Therefore, annual review charges will apply to fresh TLs sanctioned by the amalgamated entity from 02/04/2020 onwards.</p>										
6	Modification in Terms & Conditions of sanction, duly accepted by the borrower	<table border="1" data-bbox="587 707 1506 958"> <thead> <tr> <th data-bbox="587 707 1114 790">Sanctioned Amount</th> <th data-bbox="1114 707 1506 790">Applicable charges (Per Instance of modification)</th> </tr> </thead> <tbody> <tr> <td data-bbox="587 790 1114 831">Upto Rs 1 crore</td> <td data-bbox="1114 790 1506 831">Rs 5000/-</td> </tr> <tr> <td data-bbox="587 831 1114 871">Above Rs 1 crore upto Rs 10 crore</td> <td data-bbox="1114 831 1506 871">Rs 15000/-</td> </tr> <tr> <td data-bbox="587 871 1114 911">Above Rs 10 crore upto Rs 50 crore</td> <td data-bbox="1114 871 1506 911">Rs 50000/-</td> </tr> <tr> <td data-bbox="587 911 1114 958">Above Rs 50 crore</td> <td data-bbox="1114 911 1506 958">Rs 2,00,000/-</td> </tr> </tbody> </table> <p>Note: Sanction terms not accepted by the borrower will not be treated as modification.</p> <p>Note:</p> <p>A. One note containing one or more proposals for modifications of terms and conditions are to be treated as one modification.</p> <p>B. In case of modification arising out of change in IM under Syndication, any modification to terms and conditions to fall in line with other lenders is not to be treated as modification for this purpose.</p> <p>C. Any modification sought by parties other than the one originally sought are only to be treated as modification.</p> <p>That is if the modification is on account of terms and conditions stipulated in variance with party's request, the same need not to be treated as modification for this purpose.</p>	Sanctioned Amount	Applicable charges (Per Instance of modification)	Upto Rs 1 crore	Rs 5000/-	Above Rs 1 crore upto Rs 10 crore	Rs 15000/-	Above Rs 10 crore upto Rs 50 crore	Rs 50000/-	Above Rs 50 crore	Rs 2,00,000/-
Sanctioned Amount	Applicable charges (Per Instance of modification)											
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Above Rs 1 crore upto Rs 10 crore	Rs 15000/-											
Above Rs 10 crore upto Rs 50 crore	Rs 50000/-											
Above Rs 50 crore	Rs 2,00,000/-											
7	Charges for revalidation of sanction (each revalidation)	<table border="1" data-bbox="587 1738 1465 1865"> <tbody> <tr> <td data-bbox="587 1738 818 1778">Upto 1 crore</td> <td data-bbox="818 1738 1465 1778">0.75% of limit min. Rs. 10000</td> </tr> <tr> <td data-bbox="587 1816 818 1865">Above 1 crore</td> <td data-bbox="818 1816 1465 1865">0.50% of the limit with a minimum of Rs. 75000 and maximum of Rs. 2.50 lakhs</td> </tr> </tbody> </table>	Upto 1 crore	0.75% of limit min. Rs. 10000	Above 1 crore	0.50% of the limit with a minimum of Rs. 75000 and maximum of Rs. 2.50 lakhs						
Upto 1 crore	0.75% of limit min. Rs. 10000											
Above 1 crore	0.50% of the limit with a minimum of Rs. 75000 and maximum of Rs. 2.50 lakhs											
8	Commitment charges	1% p.a. on the committed line of credit and / or unutilized / Unavailed sanctioned WC limits or ST limit for WC purposes and also TL.										

SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

SL NO	NATURE OF CHARGES	APPLICABLE CHARGES
		<ol style="list-style-type: none"> 1. Levy of Commitment charges as above, shall be exclusive of the overall ceiling of 2% p.a. penal/additional interest stipulated in the normal course. 2. The aforesaid commitment charges are to be collected irrespective of whether the sanctioned limits are cancellable or not (fully or partly). UCC clause applicable. 3. Commitment charges are applicable to borrowers (Limited companies only) with aggregate sanctioned limits (Fund based, Non-fund based or combination thereof including Term loan) of ₹10 crore and above from our Bank. 4. The limit sanctioned / committed line of credit shall be availed within a period of 3 months from the date of sanction. In case limits are not availed within this period, commitment charge shall be collected from the date of sanction till its availment. 5. In case of Term loans, the draw down schedules are to be obtained from the party while sanctioning the loan and levy of commitment charge shall be aligned to the same. In case the first disbursement as per the sanction does not take place within 3 months from the first scheduled draw down date, then commitment charge for the Term loan shall be levied from the date of sanction till its first availment, computed on the amount of unavailed drawdown. 6. In case borrower's average utilisation is 50% or more of the sanctioned limit / committed line of credit within the period of 3 months from the date of sanction, no commitment charge need to be collected in such cases. However, this provision is not applicable for Term Loan, where the drawdown shall be as committed at the time of sanction. 7. In cases where Bank prescribes additional terms and conditions after sanction and before availment and if the party is unable to comply with the same resulting in non-availment of the sanctioned limit, commitment charge need not be collected in these cases. 8. In case of partial availment of the working capital facility (less than 50%), commitment charge shall be collected from the date of sanction till its availment (at least 50% or

SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

SL NO	NATURE OF CHARGES	APPLICABLE CHARGES								
		<p>more), on the balance unavailed portion.</p> <p>9. The guidelines on commitment charges are applicable in respect of our advances under sole banking, multiple banking and consortium advances either as leader or member to the extent of our share/ sanction.</p> <p>10. Levy of commitment charges is not applicable in the following cases:</p> <ul style="list-style-type: none"> ▪ Limits sanctioned to sick / weak units ▪ Limits sanctioned for Export credit (both pre-shipment and post-shipment) ▪ Short term credit facilities linked to market benchmarks like MIBOR (as put and call option with 24 hours notice is available). ▪ Inland Bills extended by way of Bills Purchased/Discounted, Credit Limits granted to Commercial Banks, Financial Institutions, Cooperative Banks, RRB's. 								
9	Solvency certificate charges:	<table border="1" data-bbox="587 1066 1506 1279"> <tr> <td>Upto Rs.1. Lakhs</td> <td>Rs.750/-</td> </tr> <tr> <td>1Lakhs to Rs.25 Lakhs</td> <td>Rs.3000/-</td> </tr> <tr> <td>Rs.25 Lakhs to Rs.50 Lakhs</td> <td>Rs.6000/-</td> </tr> <tr> <td>>Rs.50 Lakhs</td> <td>0.10% of the solvency certificate amount, minimum of Rs.6000</td> </tr> </table>	Upto Rs.1. Lakhs	Rs.750/-	1Lakhs to Rs.25 Lakhs	Rs.3000/-	Rs.25 Lakhs to Rs.50 Lakhs	Rs.6000/-	>Rs.50 Lakhs	0.10% of the solvency certificate amount, minimum of Rs.6000
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>Rs.50 Lakhs	0.10% of the solvency certificate amount, minimum of Rs.6000									
10	NOC charges in respect of exposures of Rs. 1 crore & above	<table border="1" data-bbox="587 1335 1506 1503"> <tr> <td>Upto 10 crore</td> <td>Rs 1 Lakh</td> </tr> <tr> <td>Above Rs.10 Crore and upto Rs.50 Cr.</td> <td>Rs.3,00,000/-</td> </tr> <tr> <td>Above Rs.50 Cr.</td> <td>Rs.5 Lakh</td> </tr> </table> <p>NOC may be on account of ceding of charge on assets; approval for investment, mergers and acquisitions; and other miscellaneous approvals.</p> <p>The above charges are not applicable in case of NOC for ceding prior / pari passu / subsequent charge in respect of Consortium accounts and in case of facilities extended under Multiple Banking arrangements to projects financed under common appraisal (Information Memorandum) / Syndication. The charges are also not applicable for issuance of NOC for takeover in case of NPA and in respect of accounts where bank decides to exit.</p>	Upto 10 crore	Rs 1 Lakh	Above Rs.10 Crore and upto Rs.50 Cr.	Rs.3,00,000/-	Above Rs.50 Cr.	Rs.5 Lakh		
Upto 10 crore	Rs 1 Lakh									
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SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

SL NO	NATURE OF CHARGES	APPLICABLE CHARGES			
11	No Dues Certificate	Priority Sector Advances	Rs. 50/- per certificate.		
		Others	Rs. 100/- per certificate.		
		Charges waived for loans under various Govt. schemes/BPL schemes and Agricultural loans up to Rs. 50000/- granted to small and marginal farmers.			
12	Service charges & commission on inland guarantees including DPG (Performance Guarantee)	Nature of BG	Internal Rating	Commission	
		Performance BG/ Financial BG/DPG	LR	Performance BG	Financial BG/DPG
			NR &MR	1.50% p.a.	2.00% p.a.
			HR	2.00% p.a.	2.50% p.a.
		Advising of Inland BGs through SFMS		0.20% of the amount of BG with a minimum of Rs.300/- and max Rs.2000/-	
				Advising of Amendment - Flat charges of Rs.600/-	
		Guarantee Secured by 100% Cash margin/ our Own term Deposits		Commission shall be calculated at the rate of Rs.600/- (Minimum amount) plus 25% of the normal rate of commission as per the rates mentioned above.	
				If the guarantee becomes fully secured by our own Term Deposits at a later date after the issue of BG, pro rata commission can be charged and excess commission may be refunded.	
Bank guarantees Favours NSE / BSE /NCDEX on behalf of Stocks and share Brokers		Base commission of Rs.1000/- + 1.75 %p.a.			
Delivery order/guarantee/indemnity		Whenever branches issue delivery order/guarantee/indemnity			

SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

SL NO	NATURE OF CHARGES	APPLICABLE CHARGES	
			favoring Railways/Transport Companies to enable the consignee to take delivery of the goods, commission at the rate of 500 per guarantee is collected.
		BG (Trade Credit)	As applicable to financial guarantees
		Letter of Guarantee	0.10% of the amount with a minimum of 10000 and maximum of 1.50 lakhs.
		SBLC for inland transactions	As applicable to other than Performance Guarantee
		<ul style="list-style-type: none"> • Minimum Margin shall be 25%. If margin is reduced, additional commission of 0.25% p.a. is applicable • Minimum Commission for 3 months to be collected irrespective of amount. • A part of the quarter should be treated as full quarter for the purpose of collecting guarantee commission. • In the case of DPGs foreclosed before due-date, commission collected need not be refunded 	

SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

SL NO	NATURE OF CHARGES	APPLICABLE CHARGES																								
18	Inland Letters of Credit	<table border="1"> <tr> <td colspan="2">Sight/ Usance charge</td> </tr> <tr> <td>up to 7 days sight</td> <td>0.20% (subject to maximum of Rs. 5.00 Lakhs)</td> </tr> <tr> <td>Bills over 7 days upto 3 months sight</td> <td>0.50% (subject to maximum of Rs. 15.00 Lakhs)</td> </tr> <tr> <td>Bills beyond 3 months</td> <td>0.50% for first 3 months (subject to maximum of Rs. 15.00 Lakhs) plus 0.30% p.m. in excess of 3 months</td> </tr> <tr> <td colspan="2" style="text-align: center;">and</td> </tr> <tr> <td>Commitment Charges</td> <td>charge for the period of liability (from the date of opening of credit to the last date of its validity) at the rate of 0.30% (with a minimum of Rs. 200/-, for every period of 3 months or part thereof).</td> </tr> </table> <p>The above usance and commitment charges are to be collected based on the internal rating of the borrower as under:</p> <table border="1"> <thead> <tr> <th>Internal rating</th> <th>Usance & Commitment Charges (As % of Normal Charges mentioned above)</th> </tr> </thead> <tbody> <tr> <td>LR</td> <td>50%</td> </tr> <tr> <td>NR & MR</td> <td>75%</td> </tr> <tr> <td>HR</td> <td>100%</td> </tr> <tr> <td>Inland LCs with 100% cash margin</td> <td>25% of applicable charges (subject to maximum of Rs. 3.00 Lakhs).</td> </tr> </tbody> </table> <p>The period is to be calculated from the date of opening LC to the last date of its validity + Usance period of bill. For sight LCs, one month period is to be reckoned over and above the last date of LC validity.</p> <p>Part of a month should be reckoned as a completed month.</p> <table border="1"> <tr> <td>Amendment Charges</td> <td> (i) For enhancement of amount of LC/ Period: Rs.500/- per amendment plus applicable charges as para above for the additional amount/extended period. (ii) Other amendments Flat commission of Rs.500/- </td> </tr> </table>	Sight/ Usance charge		up to 7 days sight	0.20% (subject to maximum of Rs. 5.00 Lakhs)	Bills over 7 days upto 3 months sight	0.50% (subject to maximum of Rs. 15.00 Lakhs)	Bills beyond 3 months	0.50% for first 3 months (subject to maximum of Rs. 15.00 Lakhs) plus 0.30% p.m. in excess of 3 months	and		Commitment Charges	charge for the period of liability (from the date of opening of credit to the last date of its validity) at the rate of 0.30% (with a minimum of Rs. 200/-, for every period of 3 months or part thereof).	Internal rating	Usance & Commitment Charges (As % of Normal Charges mentioned above)	LR	50%	NR & MR	75%	HR	100%	Inland LCs with 100% cash margin	25% of applicable charges (subject to maximum of Rs. 3.00 Lakhs).	Amendment Charges	(i) For enhancement of amount of LC/ Period: Rs.500/- per amendment plus applicable charges as para above for the additional amount/extended period. (ii) Other amendments Flat commission of Rs.500/-
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SL NO	NATURE OF CHARGES	APPLICABLE CHARGES	
		Advising Charges	0.20% of the amount of LC with a minimum of Rs.500/- and maximum of Rs 2000/-. Advising of Amendment Flat charges of Rs.500/-
		Confirmation Charges	0.25% p.m. for the period of validity & Usance on the LC amount.
		Negotiating Charges	Bills upto 2.50 lakhs - @ 0.50% with a minimum of 250/-
			Bills over 2.50 lakhs - @ 0.30% with a minimum of 1500/- and maximum of 10000/-
		Charges for giving guarantee for discrepant documents	0.30% with a minimum of Rs.500/-.
		Charges for accepting bills under LCs	0.30% with a minimum of Rs. 500/-
		Charges for retirement of bills under LCs	0.30% with a minimum of Rs.500/- and maximum of Rs. 30000/-.
		Charges for non-payment and non acceptance of bills on presentation/on due date	0.10% with a minimum of Rs.200/- per day.
		Clean payments received under letters of credit	A flat charge of Rs.500/- will be levied by the beneficiaries' bank for receiving clean payment and crediting beneficiaries account.
13	Revolving Letter Of Credit	In addition to the charges given above (point 18), on each reinstatement, usance charges according to tenor and Commitment charge for the period of liability (from the date of reinstatement to the last date of its validity) as stated above is payable on the reinstated amount only (Subject to minimum of Rs. 500/- and maximum of Rs. 5.00 Lakhs).	
14	Devolvement of BG & LC (both inland & foreign)	0.10% with a minimum of Rs.200/- per day.	

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SL NO	NATURE OF CHARGES	APPLICABLE CHARGES														
15	Letter of comfort (other than for trade credits for import into India)	As applicable to Financial Guarantees as per point no 17 above.														
16	Prepayment charges	<p>2% of the prepaid amount (loans prepaid from own sources will not attract prepayment/pre-closure charges). No charges will be levied if credit facility is sanctioned in individual name.</p> <p>a) Prepayment penalty on Floating/Fixed rate term loans is waived in respect of all individual borrowers to fall in line with RBI guidelines issued on May 7, 2014.</p> <p>b) Prepayment penalty on Floating/Fixed rate term loan is waived in respect of non-individual borrowers in respect of MSE to fall in line with MSE Code 2012.</p>														
17	Other Service charges	<table border="1"> <tr> <td>Insurance Charges</td> <td>Actual + OPE</td> </tr> <tr> <td>Legal Charges (Stamp Duty, Fees paid for Documentation, Solicitors/Lawyers' Fees)</td> <td>Actual + OPE</td> </tr> <tr> <td>Travelling, Conveyance expenses of Bank Officials/Inspectors/Field Officials, expenses incurred for visiting the Unit etc</td> <td>Actuals + OPE</td> </tr> <tr> <td>Supervision Charge</td> <td>Actuals + OPE</td> </tr> <tr> <td>Non collection of title deeds in respect of mortgage after closure of facility</td> <td>Rs 100 p.m maximum 1000</td> </tr> <tr> <td>Late payment of EMI</td> <td>Overdue Interest for the delayed period</td> </tr> <tr> <td>Charges for changing from Fixed to Floating ROI and/or vice versa</td> <td>Existing borrowers under MSME and Retail borrower shall be eligible for switchover to RLLR with payment of administrative/legal costs of 0.50% of Loan liability with a minimum charge of Rs 500/- and a maximum of Rs.50,000/- plus applicable taxes, which is to be credited to Commission-Service charges.</td> </tr> </table>	Insurance Charges	Actual + OPE	Legal Charges (Stamp Duty, Fees paid for Documentation, Solicitors/Lawyers' Fees)	Actual + OPE	Travelling, Conveyance expenses of Bank Officials/Inspectors/Field Officials, expenses incurred for visiting the Unit etc	Actuals + OPE	Supervision Charge	Actuals + OPE	Non collection of title deeds in respect of mortgage after closure of facility	Rs 100 p.m maximum 1000	Late payment of EMI	Overdue Interest for the delayed period	Charges for changing from Fixed to Floating ROI and/or vice versa	Existing borrowers under MSME and Retail borrower shall be eligible for switchover to RLLR with payment of administrative/legal costs of 0.50% of Loan liability with a minimum charge of Rs 500/- and a maximum of Rs.50,000/- plus applicable taxes, which is to be credited to Commission-Service charges.
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SL NO	NATURE OF CHARGES	APPLICABLE CHARGES									
		Notice charges	Actuals + OPE								
		Charges for copy of documents	Charges if copy of documents is for submission to any statutory authority								
			Rs 1000/- + Actual photocopying charges								
			Charges if presence of bank official is required along with the documents for obtention of photo copies.								
			Rs 2000/- + Actual photocopying charges + OPE								
		Staff Loans as per Staff Loan Scheme	No service charges are to be collected (Including Processing & Documentation charges)								
		Providing credit information reports	For individual customers - Rs.50 For non-individual customers - Rs.500								
		Revision in repayment schedule	Rephasing of loans/ Deferment in loan instalments - 0.05% of the limit, minimum of Rs.20000/- and maximum of Rs.1,00,000/-								
		Certificates	When the beneficiary asks for attestation of commercial invoice at the time of negotiation/collection, such attestation, may be done free of charge but should the beneficiary ask for attestation of invoices on a subsequent occasion then charge of Rs.100/- per invoice with a minimum of Rs.250/- should be levied on each occasion.								
		Any other charges relevant to the transaction	Actuals + OPE								
18	Vetting of information memorandum/TEV report prepared by other banks/financial institutions (To be	<table border="1"> <thead> <tr> <th>Project Cost</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Rs.2 Crore & above and upto Rs.10 Crore</td> <td>Rs.50,000/-</td> </tr> <tr> <td>Above Rs.10 Crore and upto Rs.50 Crore</td> <td>Rs. 1 Lakh</td> </tr> <tr> <td>Above Rs.50 Crore and upto Rs.100</td> <td>Rs.2 Lakhs</td> </tr> </tbody> </table>		Project Cost	Charges	Rs.2 Crore & above and upto Rs.10 Crore	Rs.50,000/-	Above Rs.10 Crore and upto Rs.50 Crore	Rs. 1 Lakh	Above Rs.50 Crore and upto Rs.100	Rs.2 Lakhs
Project Cost	Charges										
Rs.2 Crore & above and upto Rs.10 Crore	Rs.50,000/-										
Above Rs.10 Crore and upto Rs.50 Crore	Rs. 1 Lakh										
Above Rs.50 Crore and upto Rs.100	Rs.2 Lakhs										

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SL NO	NATURE OF CHARGES	APPLICABLE CHARGES											
	collected upfront)	Crore											
		Above Rs.100 Crore	Rs.3 Lakhs										
19	Waiver of project appraisal	Flat charge of Rs.1 lakh per waiver (Note : Wherever vetting of Information Memorandum / TEV Report of other banks / FIs is involved, charges applicable for vetting / Waiver, whichever is higher shall be collected).											
20	Miscellaneous proposals handled by PAG / PAC	<table border="1"> <thead> <tr> <th>Project Cost</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Rs.2 Crore & above and upto Rs.10 Crore</td> <td>Rs.50,000/-</td> </tr> <tr> <td>Above Rs.10 Crore and upto Rs.50 Crore</td> <td>Rs. 1 Lakh</td> </tr> <tr> <td>Above Rs.50 Crore and upto Rs.100 Crore</td> <td>Rs.2 Lakhs</td> </tr> <tr> <td>Above Rs.100 Crore</td> <td>Rs.3 Lakhs</td> </tr> </tbody> </table> <p>For giving opinion on assessment of impact on cash flows in case of extension of DCCO, delay in achieving financial closure etc. in case of projects earlier appraised by PAG/PAC (To be collected upfront)</p>		Project Cost	Charges	Rs.2 Crore & above and upto Rs.10 Crore	Rs.50,000/-	Above Rs.10 Crore and upto Rs.50 Crore	Rs. 1 Lakh	Above Rs.50 Crore and upto Rs.100 Crore	Rs.2 Lakhs	Above Rs.100 Crore	Rs.3 Lakhs
Project Cost	Charges												
Rs.2 Crore & above and upto Rs.10 Crore	Rs.50,000/-												
Above Rs.10 Crore and upto Rs.50 Crore	Rs. 1 Lakh												
Above Rs.50 Crore and upto Rs.100 Crore	Rs.2 Lakhs												
Above Rs.100 Crore	Rs.3 Lakhs												
21	Issue of project appraisal certificates	Wherever project appraisal Certificates are issued on behalf of our customers onetime fee of Rs.15000/- should be collected per Certificate.											
22	Charges for cancellation of bank's lien on government securities / li policies on closure of the loan:	<ul style="list-style-type: none"> • Within 1 month from the date of closure of loan at the rate of Rs.100/- per instrument + OPE. • If lien cancellation is sought after 1 month from the date of closure of loan charges will be Rs. 200/- per instrument + OPE. 											
23	Fee for opening / operating ESCROW / TRA accounts (To be collected upfront)	<table border="1"> <thead> <tr> <th>Our share in limits</th> <th>Applicable charges:</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.5 Cr.</td> <td>Rs.1 lakh p.a.</td> </tr> <tr> <td>>Rs.5 Cr. & upto Rs.10 Cr.</td> <td>Rs.2 lakh p.a.</td> </tr> <tr> <td>>10 Cr.</td> <td>Rs.5 lakh p.a.</td> </tr> </tbody> </table> <p>NEFT/RTGS charges are in addition to the above as per extant guidelines.</p>		Our share in limits	Applicable charges:	Upto Rs.5 Cr.	Rs.1 lakh p.a.	>Rs.5 Cr. & upto Rs.10 Cr.	Rs.2 lakh p.a.	>10 Cr.	Rs.5 lakh p.a.		
Our share in limits	Applicable charges:												
Upto Rs.5 Cr.	Rs.1 lakh p.a.												
>Rs.5 Cr. & upto Rs.10 Cr.	Rs.2 lakh p.a.												
>10 Cr.	Rs.5 lakh p.a.												

SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

SL NO	NATURE OF CHARGES	APPLICABLE CHARGES				
24	Capability certificate:	Upto Rs.5 lakh		Rs.500/-		
		Above Rs.5 lakhs		Rs.100/- per lakh subject to a maximum of Rs.1,500/-		
		Additional capability certificate in respect of the same student for applying to other Universities/ same university within 12 months from the issue of original capability certificate		Rs 100/- Per certificate.		
25	Commercial Paper:	Nature of transaction		Charges		
		Issuing/Paying Agent		0.50% (flat charges of face value of CP issue)		
		Allotment/redemption and sale/ purchase transactions:		CSDL	NSDL	
		Account maintenance		Rs.1000 p.a	Rs. 400 p.a	
		Transaction charges - per security - Sale/Purchase		Rs. 300	Rs. 350	
		Request for dematerialization - per request		Rs. 50	Rs. 50	
26	Project Appraisal Fee (to be collected on project cost)	Project Cost	Schedule of Fees where Appraisal Report is strictly for internal use	Schedule of Fees where Appraisal Report is to be shared with the customer/ other lenders		
		Rs.2Crore& above And upto Rs.10 Crore	0.50% of the project cost with minimum of Rs.1 Lakh; maximum Rs.5 Lakh	1.00% of the project cost with minimum of Rs.2 Lakh; maximum Rs.10 Lakhs		
		AboveRs.10 Crore and upto Rs.50Crore	0.40% of the project cost with minimum of Rs.5.00 Lakhs; Maximum Rs.20 Lakh	0.75% of the project cost with minimum of Rs.10.00 Lakhs; Maximum Rs.37.50 lakhs		
		Above Rs.50 Crore and upto Rs.100 Crore	0.35% of the project cost with minimum of Rs.20 Lakhs; maximum Rs.35 Lakhs	0.60% of the project cost with minimum of Rs.37.50 Lakhs; maximum Rs.60 Lakhs		

SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

SL NO	NATURE OF CHARGES	APPLICABLE CHARGES										
		Above Rs.100 Crore	0.30% of the project cost with minimum of Rs.35 Lakhs Maximum of Rs.3 Cr.	0.50% of the project cost with minimum of Rs.60 Lakhs; Maximum Rs.5 Cr.								
27	NBG proposal charges	<table border="1"> <thead> <tr> <th>Amount of proposal</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>less than and equal to Rs. 50 crores</td> <td>Rs. 100000/- per proposal</td> </tr> <tr> <td>Above Rs. 50 crores</td> <td>Rs. 500000/- per proposal</td> </tr> </tbody> </table> <ul style="list-style-type: none"> ▪ If the facility is being availed by the borrower, the NBG proposal charges may be adjusted with the applicable processing/upfront fees ▪ The above charges are not applicable for MSME and Retail proposals. 			Amount of proposal	Charges	less than and equal to Rs. 50 crores	Rs. 100000/- per proposal	Above Rs. 50 crores	Rs. 500000/- per proposal		
Amount of proposal	Charges											
less than and equal to Rs. 50 crores	Rs. 100000/- per proposal											
Above Rs. 50 crores	Rs. 500000/- per proposal											
28	Penal charges for non submission of renewal papers before 1 month of expiry date	<table border="1"> <thead> <tr> <th>Loan/limit (FB+NFB)</th> <th>Amount of charges</th> </tr> </thead> <tbody> <tr> <td>Upto Rs. 10 lakhs</td> <td>Nil</td> </tr> <tr> <td>Above Rs. 10 lakhs to Rs. 10 crores</td> <td>Flat Rs. 5000/- + GST upto the due date of renewal and flat Rs. 10000/- +GST per month thereafter till the date of submission</td> </tr> <tr> <td>For limits beyond Rs. 10 crores</td> <td>Flat Rs. 25000/- + GST upto the due date of renewal and flat Rs. 50000/- + GST per month thereafter till the date of submission</td> </tr> </tbody> </table> <p>CGM/GM CO-CAC and CGM/GM HO CAC, upto their delegated powers, can waive 50% of the above charges on a case to case basis duly justifying the reasons in the Office note.</p> <p>ED-CAC and above authorities may be delegated with powers for full waiver of above charges.</p>			Loan/limit (FB+NFB)	Amount of charges	Upto Rs. 10 lakhs	Nil	Above Rs. 10 lakhs to Rs. 10 crores	Flat Rs. 5000/- + GST upto the due date of renewal and flat Rs. 10000/- +GST per month thereafter till the date of submission	For limits beyond Rs. 10 crores	Flat Rs. 25000/- + GST upto the due date of renewal and flat Rs. 50000/- + GST per month thereafter till the date of submission
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For limits beyond Rs. 10 crores	Flat Rs. 25000/- + GST upto the due date of renewal and flat Rs. 50000/- + GST per month thereafter till the date of submission											
29	Processing charges for interest concession proposals	<table border="1"> <thead> <tr> <th>Loan/limit (FB+NFB)</th> <th>Amount of charges</th> </tr> </thead> <tbody> <tr> <td>Upto Rs. 10 crores</td> <td>Rs. 5000/- + GST</td> </tr> <tr> <td>Above Rs. 10 crores</td> <td>Flat Rs. 10000/- + GST</td> </tr> </tbody> </table> <p>The same can be waived selectively by GM/CGM HO CAC upto 50% and in full by ED-CAC.</p>			Loan/limit (FB+NFB)	Amount of charges	Upto Rs. 10 crores	Rs. 5000/- + GST	Above Rs. 10 crores	Flat Rs. 10000/- + GST		
Loan/limit (FB+NFB)	Amount of charges											
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SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

SL NO	NATURE OF CHARGES	APPLICABLE CHARGES																						
	Valuation Fees	<p>A. CURRENT ASSETS VALUATION/STOCK AUDIT FEE</p> <p>The fee structure for the firms conducting stock audit shall be as under:</p> <table border="1" data-bbox="587 416 1458 972"> <thead> <tr> <th rowspan="2">Amount of Limit</th> <th colspan="2">Stock Audit Fee (exclusive of admissible taxes)</th> </tr> <tr> <th>Manufacturing Concern</th> <th>Other Than Manufacturing Concerns</th> </tr> </thead> <tbody> <tr> <td rowspan="2">The limit should include fund based working capital limits and LC (DA) limit & NFB Limit for WC purpose.</td> <td>Rs. 500/- per Rs. 1 crore value of stock including stock imported under LC(DA) and book debts with a minimum of Rs.10,000/- and maximum of Rs.60,000/-</td> <td>Rs. 300/- per Rs. 1 crore value of stock including stock imported under LC(DA) and book debts with a minimum of Rs.7,500 /- and maximum of Rs.50,000/-</td> </tr> <tr> <td colspan="2">Circle Heads & above Authorities may consider payment of enhanced fee, depending upon the volume of work, number of depots, manpower employed, travelling, boarding & lodging expenses</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • The entire fee inclusive of all expenses to be incurred by Auditors for stock audit of one borrower including travelling, boarding, lodging etc. will not exceed Rs. 1.5 lakhs. • In respect of LPD/NPA account, the fee payable is 50% of the above and subject to maximum of Rs.30,000/- <p>B. FIXED ASSETS VALUATION FEE</p> <p>Fee Structure for undertaking valuation of Fixed Asset (Movable / Immovable) shall be as under:</p> <ul style="list-style-type: none"> • LAND & BUILDING / PLANT & MACHINERY <table border="1" data-bbox="636 1406 1458 1720"> <thead> <tr> <th>Value of the Security</th> <th>Maximum Fee Payable (exclusive of admissible taxes)</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.5 lacs of the asset valued</td> <td>0.25%</td> </tr> <tr> <td>Next Rs.10 lacs of the asset valued</td> <td>0.20%</td> </tr> <tr> <td>Next Rs.35 lacs of the asset valued</td> <td>0.10%</td> </tr> <tr> <td>Next Rs.50 lacs of the asset valued</td> <td>0.05%</td> </tr> <tr> <td>On Balance of the Asset Valued</td> <td>0.025%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • The maximum fee payable will be Rs. 30,000/- and Minimum is Rs.1, 500/-. • In respect of LPD/NPA account, the fee payable is 50% of the above and subject to maximum of Rs.15,000/-. • In respect of vacant land, the fee payable shall be 25% of the above and subject to maximum of Rs. 7,500/-. 	Amount of Limit	Stock Audit Fee (exclusive of admissible taxes)		Manufacturing Concern	Other Than Manufacturing Concerns	The limit should include fund based working capital limits and LC (DA) limit & NFB Limit for WC purpose.	Rs. 500/- per Rs. 1 crore value of stock including stock imported under LC(DA) and book debts with a minimum of Rs.10,000/- and maximum of Rs.60,000/-	Rs. 300/- per Rs. 1 crore value of stock including stock imported under LC(DA) and book debts with a minimum of Rs.7,500 /- and maximum of Rs.50,000/-	Circle Heads & above Authorities may consider payment of enhanced fee, depending upon the volume of work, number of depots, manpower employed, travelling, boarding & lodging expenses		Value of the Security	Maximum Fee Payable (exclusive of admissible taxes)	Upto Rs.5 lacs of the asset valued	0.25%	Next Rs.10 lacs of the asset valued	0.20%	Next Rs.35 lacs of the asset valued	0.10%	Next Rs.50 lacs of the asset valued	0.05%	On Balance of the Asset Valued	0.025%
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SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

SL NO	NATURE OF CHARGES	APPLICABLE CHARGES
		<ul style="list-style-type: none"> The entire fee inclusive of all expenses to be incurred by valuer of one borrower including travelling, boarding, lodging etc. will not exceed Rs. 50,000/-. However, Circle Heads & above Authorities may consider payment of charges over & above the ceiling of Rs. 50,000/- on case to case basis.

V. FOREX RELATED CHARGES

S.No.	Nature of charges	Charges
1	EXPORT TRANSACTIONS	
1a	Export bills purchased/Negotiated/ Discounted:	
	<p>1. For each Foreign Currency (FC) and Rupee bill purchased/ discounted/ negotiated:</p> <p><i>Note: In case, the above bills (both in FC and in Rupee) are later converted into a collection item, the commission as applicable to collection bills shall not be charged.</i></p> <p>In case an export bill for collection (both in FC and in Rupee) is subsequently purchased / discounted, the bank will recover the charges as applicable to export bill purchased/discounted but shall not levy the commission as applicable to collection bills.</p>	<p>For bill upto Rs. 4 Lakhs - Rs. 750 For bill over Rs. 4 Lakhs - Rs.1000</p> <p>For each additional Shipping Bill/ GR Rs. 100.00 to be levied.</p>
	<p>2. If the export bills are sent to another AD in India (due to reasons such as LC is restricted to latter or LC is confirmed by latter etc.) for negotiation / which has booked the forward contract.</p> <p style="text-align: center;">OR</p> <p>For forwarding export documents on which no collection commission or exchange accrues to bank (i.e. from one bank to other in India)</p> <p style="text-align: center;">OR</p> <p>Where pre-shipment advance has been granted against a LC/Export order but the documents under the relative LC/export order are</p>	<p>Flat rate of Rs. 750/- per bill</p> <p>Where exchange does not accrue to the Bank, Rs. 750/- + 0.150% of the Bill amount as commission in lieu of exchange Min. Rs. 650/- & Max. Rs. 50,001/-.</p> <p>Where Pre-shipment advance has been granted against a letter of credit/export order, 0.15% of the Bill amount shall be collected additionally as commission. Commission in lieu of exchange</p>

SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

	negotiated through another bank.	shall be collected additionally @ 0.15% of the Bill amount (Min Rs.650/- & Max Rs.50001/-)
	3. When reimbursement under LC is claimed by an AD in India from us.	Rs. 500/- + DD/TT commission per reimbursement claim.
	4. Commission for joining in customer's guarantee/indemnities and for giving guarantees/indemnities on behalf of customers to other banks in India in respect of discrepancies in documents negotiated under LC	0.25% with a minimum of Rs. 1000/- per bill
	5. In case export bills purchased/ discounted/negotiated become overdue i.e. where the proceeds are not received in Nostro account on or before due date, additional commission to be charged, if the proceeds are not received within 30 days from the due date <i>Note: In case the bills are drawn on countries with externalisation problems but paid in local currency and exporter has obtained necessary approval from RBI for extension, this charge shall not be levied</i>	Rs. 500/- per quarter or part thereof per bill.
	6. Charges for discrepancies in export documents under LC.	Flat Rs. 1000/- + GST
1b	Export Bills for collection	
	1. Commission on export bills for collection and exports under consignment arrangements for both FC and Rupee bills. <i>Note: The charges are also recoverable from the exporters where advance payment towards exports is received</i>	a. For FC Bill sent for collection, Rs.750/- per Bill, irrespective of the amount of the Bill b. For INR Bill sent for collection, 0.15% of Bill amount with Min. Rs. 500/- & Max. Rs.5500/- (If Bill is returned unpaid/dishonoured, additional charges @ 0.15% of the Bill amount with a Min of Rs.550/- per Bill is to be collected) For each additional Shipping Bill/ GR Rs.100.00 to be levied.
	2. If the entire set of documents has been sent directly to the overseas buyer.	

SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

	Where full advance remittance has been received through our Bank:	Rs. 500/- per Bill
	Where full advance remittance received through other bank in INR or in any other currency:	Rs. 750/- per Bill
	If advance remittance is not received and bill amount is to be collected:	Rs. 750/- per Bill If advance remittance is not received & Bill is discounted - Rs.500/- per Bill, irrespective of the Bill amount. Regularizing cases of Dispatch of Shipping Documents by ineligible exporter (Upto USD 1 million & export Bill realized) - Rs.750/- per Bill. For each additional Shipping Bill/ GR Rs.100.00 to be levied.
1c	Commission in lieu of exchange:	
	Where pre-shipment advance has been granted against a LC/Export order but the documents under the relative LC/export order are negotiated through another bank. Note:- this includes: <ul style="list-style-type: none"> • Effecting remittance by debit to any foreign currency account (i.e EEFC, RFC, RFC, RFC, Special Foreign Currency Account, EFC, FC account maintained by SEZ Units etc) • Settlement of Import transactions by the proceeds of Buyers credit arranged without issuing guarantee by our Bank. • Where the proceeds of export bill negotiated by a branch are paid in foreign currency to another Authorised Dealer. <i>(For the purpose of levying this charge, the rate of exchange shall be that which will be applied to the portion converted or our Bill Buying Rate for the day, if the entire negotiation proceeds are transferred.)</i> • Where an export bill is sent for collection abroad by a branch but the payment is 	Charges @ 0.15% for Other than Better Rate parties. In respect of parties enjoying Better Rate facilities, applicable spread. Min Rs.650/- & Max. Rs. 50001/-

SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

	<p>received in rupees through another Authorised Dealer in India</p> <ul style="list-style-type: none"> • Deemed export bills in foreign currency as defined by the RBI/EXIM Policy from time to time. • Where an export bill is negotiated/purchased/sent for collection and the proceeds thereof are credited to EEFC account in part or full, on the FC amount credited to EEFC account • Where pre-shipment advance has been granted against a letter of credit/export order but the documents under the relative letter of credit/export order are negotiated through another Bank, where the payment is received in Indian Rupees, • Any other transaction of similar nature. 	
	<p>Commission in lieu of Exchange is not leviable on the following transactions :-</p> <ol style="list-style-type: none"> 1. Remittance of FCNR proceeds 2. Remittance of proceeds of Buyers Credit arranged against our Guarantee 3. Import Bill received under LC and settled by the proceeds of GDRs/ECBs. 4. While effecting credit to EEFC account upon realization. <p>The charges on account of commission in lieu of exchange are to be collected by the Branch and should be transferred to the Forex Settlement Section, IT Wing, Mumbai.</p>	
1d	<p>Export letters of Credit: (Note: Letter of Credit include LC, Standby LC, Letter of Authority, Orders to negotiate, orders for payment and all types of documents of similar nature)</p>	
1	Advising	Rs. 1000/- per credit.
2	Advising amendments	Rs. 500/- per amendment
3	<p>Where a LC is already advised by another bank and is received by us for further advising. LC received/amended through SWIFT are being advised/amended by our Vostro Section, IT Wing, Mumbai. Therefore these charges are to be remitted to them.</p>	Rs. 500/- per LC
4	Adding confirmation to a LC	<p>For each ELC advised - Rs.1000/-</p> <p>For each amendment of an ELC advised - Rs.500/- plus Unified Charges (Commitment + Usance as follows:-</p>

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		<p>(with a Min of Rs.1000/-)</p> <p>Sight LC & LCs upto 30 days usance (per month or part thereof)</p> <table border="1"> <tr> <td>Upto Rs.1.00 crore</td> <td>0.35%</td> </tr> <tr> <td>Above Rs.1.00 crore but upto Rs.5.00 crore</td> <td>0.25%</td> </tr> <tr> <td>Above Rs.5.00 crore</td> <td>0.15%</td> </tr> </table> <p>(LCs beyond 30 days Usance (per month or part thereof)</p> <table border="1"> <tr> <td>Upto Rs.1.00 crore</td> <td>0.20%</td> </tr> <tr> <td>Above Rs.1.00 crore but upto Rs.5.00 crore</td> <td>0.10%</td> </tr> <tr> <td>Above Rs.5.00 crore</td> <td>0.05%</td> </tr> </table> <p>In addition to the above, additional charges as advised by Integrated Treasury Wing based on risk perception are to be collected.</p>	Upto Rs.1.00 crore	0.35%	Above Rs.1.00 crore but upto Rs.5.00 crore	0.25%	Above Rs.5.00 crore	0.15%	Upto Rs.1.00 crore	0.20%	Above Rs.1.00 crore but upto Rs.5.00 crore	0.10%	Above Rs.5.00 crore	0.05%
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5	In case of extension of LC to which confirmation has been added	Charges as above. Further, in case of enhancement of the amount of a LC to which confirmation has been added, additional Usance charges & commitment charges shall be recovered as above on the amount so increased.												
	If the confirmation is added at the request of LC opening Bank and confirmation charges are payable by the applicant abroad, such charges are to be collected by Vostro Section, IT Wing, Mumbai from LC opening Bank and credited to their commission account.													
1e	Transferable Letter of credit													
	When transfers are made under a transferable LC (Whether full or in part and whether endorsed on the credit itself or not)	Rs.1000/- for each advice of Transfer & Rs.500/- for each transfer of amendment.												
1f	Acceptance Commission													
	On all LCs calling for usance bills to be drawn on and accepted by our branches.	0.175% of the bill amount per month for the tenor of the bill, with a minimum of 0.35% for first Rs. 4 crores And, 0.09 % for the bill amount per month for the tenor of the bill with minimum												

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		of 0.175% on the balance amount in excess of Rs. 4 crores.
1g	Certificates	
	1. Issue of certificates/ attestations in respect of export transactions (FIRC)/(eFIRC) attestations in respect of export transactions	@ Rs 150/- per Invoice
	2. Issuance of GR Waiver certificate /Delivery order/Bank Release Order	Rs. 500 + GST per certificate
	3. e-BRC issuance (per e-BRC) (introduced in Sept 2014)	Rs.75/- per Bill. For attestation of Invoices @ Rs.150/- per Invoice.
1h	Miscellaneous:	
	1. Where the customer has given specific instructions to the bank at the time of Negotiation/Purchase/ Discount to credit a portion of the FC amount to the EEFC account after realization.	Commission applicable to the respective category (discount /collection) to be collected as per item no. 1 (a) or 1 (b) above. Applicable commission to be collected based on the category of the bill (collection/purchased/discounted bill). No commission in lieu of exchange is applicable while effecting credit to EEFC account upon realisation.
	2. Where the bank Purchases/ Negotiates/ Discounts a portion of the bill amount and handles the remaining balance on collection basis	For bill upto Rs. 4 Lakhs - Rs. 750/- For bill over Rs. 4 Lakhs - Rs. 1000/- For each additional Shipping Bill/ GR Rs.100/- to be levied.
	3. Where the bank has negotiated LC documents received from another bank under restricted LC and transferred the proceeds to that bank	For bill upto Rs. 4 Lakhs - Rs. 750/- For bill over Rs. 4 Lakhs - Rs. 1000/- For each additional Shipping Bill/ GR Rs.100/- to be levied. Commission in lieu of exchange to be collected.
2	IMPORT TRANSACTIONS	
2A	Application of Charges: For establishing Import Letter of Credit/Revolving Letter of Credit/Letter of Credit , where 100% cash deposit as security is not taken	Sight LC (DP) & Usance LC where the Usance period does not exceed six months:
		<table border="1"> <tr> <td>Low Risk Rated accounts</td> <td>@ 0.20% for the 1st quarter & 0.10% p.m. thereafter</td> </tr> </table>
Low Risk Rated accounts	@ 0.20% for the 1st quarter & 0.10% p.m. thereafter	

SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

		Normal Risk Rated accounts	@ 0.25% for the 1st quarter & @ 0.125% p.m. thereafter
		Moderate Risk Rated accounts	@ 0.30% for the 1st quarter & @ 0.15% p.m. thereafter
		All other accounts	@ 0.35% for the 1st quarter & 0.20% p.m. thereafter
		For the purpose of levying commitment & Usance charges, the total amount committed, inclusive of interest amount & tolerance level shall be reckoned.	
	1. In case of LC established against 100% cash margin	25% of the normal charges	
	2. Where cash deposit as security is more than 50% but less than 100%.	50% of the normal charges	
	3. If any extension of the validity of LC falls within a three month period for which unified charges has already been collected	Rs.1000/- per amendment	
	4. In case of extension of the validity of the LC.	Rs.1000/- + additional unified charges (commitment +usance) as per point 2A above.	
	5. For enhancement of the value of LC	Rs.1000/- + additional unified charges (Usance & commitment) s as per 2A above on the amount so increased.	
	6. In case of amendment altering the tenor of the bill of exchange.	Rs.1000/- + additional unified charges (Usance c& commitment) as per 2A above	
	7. Any amendment to a LC, other than extension of its validity or enhancement of its value.	Rs.1000/- for each amendment	
	8. Any revival or reinstatement of an expired LC (shall be at the option of the branch).	Rs.500/- + charges as per 2A above	
	9. For each revolving letter of credit established.	As per para 2.A above from the date of expiry + Rs. 500/-	
	10. Reinstatement under revolving letter of credit <i>(As per provision of Trade and Foreign Exchange Regulations and subject to specific permission from sanctioning authority)</i>		

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	<p><i>Remarks:</i> <i>The charges shall be collected right from the date of expiry of the letter of credit provided the item continues to be freely importable from such expiry date upto the date of revival/reinstatement as per the EXIM Policy.</i></p>																					
2B	Deferred Imports																					
	<p>Commission on letter of Credit covering import of goods on deferred of time as defined in Exchange Control Guidelines payment terms involving payments beyond a period of six months from the date of shipment over a period.</p>	<p>Calculated on the amount of liability under such credit at the beginning of every quarter</p> <p>Upto Rs.4.00 crore:</p> <table border="1"> <thead> <tr> <th>Rating</th> <th>Commission</th> </tr> </thead> <tbody> <tr> <td>Low Risk</td> <td>0.40% per quarter or part thereof</td> </tr> <tr> <td>Normal Risk</td> <td>0.45% per quarter or part thereof</td> </tr> <tr> <td>Moderate Risk</td> <td>0.50% per quarter or part thereof.</td> </tr> <tr> <td>All other accounts</td> <td>0.60% per quarter or part thereof.</td> </tr> </tbody> </table> <p>Above Rs.4.00 crore:</p> <table border="1"> <thead> <tr> <th>Rating</th> <th>Commission</th> </tr> </thead> <tbody> <tr> <td>Low Risk</td> <td>0.20% per quarter or part thereof</td> </tr> <tr> <td>Normal Risk</td> <td>0.225% per quarter or part thereof</td> </tr> <tr> <td>Moderate Risk</td> <td>0.25% per quarter or part thereof.</td> </tr> <tr> <td>All other accounts</td> <td>0.30% per quarter or part thereof.</td> </tr> </tbody> </table>	Rating	Commission	Low Risk	0.40% per quarter or part thereof	Normal Risk	0.45% per quarter or part thereof	Moderate Risk	0.50% per quarter or part thereof.	All other accounts	0.60% per quarter or part thereof.	Rating	Commission	Low Risk	0.20% per quarter or part thereof	Normal Risk	0.225% per quarter or part thereof	Moderate Risk	0.25% per quarter or part thereof.	All other accounts	0.30% per quarter or part thereof.
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	<p>a) The commission for the entire period of the import letter of credit on deferred payment terms should be collected upfront. Prior permission of the appropriate sanctioning authority is required to collect commission in installments.</p> <p>b) The recovery of commission, either upfront or in installments (where permitted),</p>																					

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	<p>is subject to the following:</p> <p>i. Where the entire L/C commission is collected upfront the rate of commission and exchange rate (TT selling) prevailing as on the date of issuance of the letters of credit shall be applied. No further adjustment arising out of future revision, if any, in the L/C commission shall be made.</p> <p>ii. Where the L/C commission is recovered on installment basis the rate of commission and exchange rate (TT selling) prevailing as on the date of recovery of each installment shall be applied.</p>	
	1. The above scale of charges on LCs shall be collected as below:	
	a. If the validity period of a Letter of Credit covering import on deferred payment terms is extended.	Rs 1000/- per amendment + charges as per point 2B above, in case of extension beyond one quarter.
	<p>b. Amendment Enhancement</p> <p>Note: <i>For purposes of levying charges under this Rule value of each enhancement will ordinarily be considered separately without adding it to the outstanding liability of the letter of credit. However, branches may, at their discretion "add" the value of enhancement to outstanding liability of the letter of credit for purpose of levying charges depending upon the circumstances of each case.</i></p>	Additional commission shall be collected as per para 2B above on the amount enhanced
2C	Payment of Import Bills under Letter of Credit:	
	1.a. Foreign Currency import bill received under a LC	Flat charges of Rs.1000/- per Bill Commission in lieu of Exchange at 0.15% or, applicable spread in case of better rate parties. (Min Rs 650/- & Max Rs.50001/-)
	1.b. In case of Rupee import bill drawn under a LC.	0.25% of the Bill amount, with a minimum of Rs.1000/- & max Rs. 40,000/- + GST.
	2. If the import bills are not retired within a period of 10 days from the date of receipt of documents in the case of demand bills or on the due date in the case of usance bills	Additional 0.15% (as late payment commission) with Minimum of Rs.1000/- + GST

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	3. Foreign Currency import bills received under LC on which no exchange benefit accrues to the opening bank (out of Buyer's Credit / PCFC etc.) Note: In case of crystallisation of bills, no reduction of charges is allowed	Flat Rs. 1000 per bill. No commission in lieu of exchange if bill is retired by way of buyer credit arranged against our undertaking. Otherwise, commission in lieu of exchange as per our bank norms is applicable.
2D	Discrepancy Charges: Import documents received with discrepancies <i>Note:</i> <i>a. Charges are collected both in case of LC opened with reimbursement clause or where remittance is made after receipt of documents</i> <i>b. Charges so levied should be collected from importers where branches have already given reimbursement instructions.</i>	USD 75 or equivalent to be deducted from the Bill proceeds while settling the Bill amount Branches/FDs to ensure that the necessary clause regarding charging the discrepancy fee in case of discrepant documents is incorporated in the LCs opened by them.
2.E.	Commission on bills (Not under LC):	
	1. On each bill drawn in FCY on which the collecting banker earns exchange margin	0.15% of the Bill amount with a Min of Rs.1000/- & Max of Rs.15000/-
	2. On each bill drawn either in rupees or in FCY on which the collecting bank does not earn exchange margin	0.15% of the Bill amount with a Min of Rs.1000/- & Max of Rs.15000/-
2.F	Import documents covering project Imports:	
	On collection bills/documents covering project imports under international government aid schemes (including those financed by international agencies like world bank, IMF, ADB, etc.,) where no LC is opened.	0.25% with a minimum Rs. 1000 and a maximum of Rs. 20,000/-
2G	Import documents received directly by importers:	
	For each direct import bill	0.15% with minimum of Rs.1000/- & Max Rs 15000/-
2.H	Miscellaneous:	
	1. For countersigning approved bills of exchange drawn on importers.	0.175% of the bill amount per month for the tenor of the bill, with a minimum of 0.35% for first Rs.4crores And, 0.09 % for the bill amount per month for the tenor of the bill with minimum of 0.175% on the balance amount in excess of Rs. 4

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		crores
	2. Where proceeds of an import bill are credited in Indian rupees at notional/composite rate to government department etc under special loan/AID agreement (in lieu of exchange)	0.15% min. Rs. 1000/- max. Rs. 25,000/-
	3. Where the importer has arranged for fixation of a forward sale contract with a different bank & payment under LC is made through our Bank.	0.15% commission in lieu of exchange - (Min Rs.650/- & Max Rs.50001). These charges are in addition to SWAP cost
	4. a) Payment of import bills drawn under LC opened by us which are settled out of foreign currency loans arranged abroad (Buyers Credit e.t.c.)	Flat Rs. 1000 per bill. No commission in lieu of exchange if bill is retired by way of buyer credit arranged against our undertaking. Otherwise, commission in lieu of exchange as per our bank norms is applicable.
	b) Payment of import bills not covered by LC which are settled out of foreign currency loans arranged abroad (Buyers Credit etc.,)	Commission in lieu of exchange @ 0.15% or in respect of parties enjoying better rate facility, applicable spread + commission as applicable to particular transaction Min Rs.1000/- & Max Rs. 15000/-
2.I	Import bills for collection:	
	In cases where our branch is required to forward the import documents to another bank which will be required to remit the proceeds to the remitting bank abroad.	Rs.1000/- per Bill
	2.J. Custody charge for overdue bills	Rs. 250/- per quarter or part thereof for each bill, if the bill is not paid within 10 days from the due date/date of presentation plus GST.
	2.K. Merchanting Trade	Commission as applicable to import & export leg of the transaction. No commission in lieu of exchange should be charged on the foreign currency held in Nostro Account.

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	<p>(a) Back-to-back letters of credit are to be treated as separate transactions and commission as stipulated at 2.A above shall be charged to the customer.</p> <p>(b) Forward Purchase Contract can be booked if so desired by the merchant for the difference in price for delivery corresponding to the expected period of receipt of the proceeds.</p> <p>(c) Where the payment for export leg of the transaction precedes the payment for import leg, branches should ensure that the terms of payment are such that the liability for the import leg of the transaction is extinguished by the payment received for the export leg of the transaction, without any delay.</p>	
3	Clean Instruments	
	3.A. Inward Remittances (Non Export)	
	1. Encashment of TTs/Purchase of MTs/DDs in respect of which cover has been received in Nostro Accounts.	<p>Flat Rs.200/- per payment</p> <p>Where the beneficiary is an individual, Rs.50/- per transaction upto USD 10000/- or equivalent.</p> <p>NIL for transaction above USD 10000/-</p> <p>NIL for NRE customers</p>
	2. Encashment of Customer's personal cheques, demand drafts, international money orders, bankers pay orders payable abroad.	0.1% Min Rs.100/- & Max Rs.1000/-
	3.B. Application of Charges:	
	Where the inward remittance has to be executed in FC by issuing a DD/MT/TT/Payment order (This is in lieu of exchange and shall be recovered from the beneficiary/beneficiary's bank as the case may be).	<p>0.15% shall be recovered from the beneficiary or the beneficiary's Bank, as the case may be (Min Rs.650/- Max Rs.5000/-)</p> <p>Additional commission as per 3A above to be collected.</p>
	3.C. Clean Instruments for collection:	
	Clean instruments sent for collection abroad In respect of FC instruments favouring resident beneficiaries sent for collection within India.	0.1% (Minimum Rs.100/- & Maximum Rs.5000/-)

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	3.D. Certificate:					
Issue of bank certificates on security paper/letter heads in respect of payment of clean remittances from abroad and/or for encashment of TCs/Foreign Currency notes (viz.FIRC/e-FIRC/e-BRC/BRC) <i>Note: These charges may be waived for tourists and for those persons in transit</i>	Issued on security paper	Rs. 200/- flat per certificate				
	Issued on letter head	Rs. 100/- flat per certificate				
	For individuals	75% of the applicable charges.				
		For our Bank employees/Retired employees & Foreign National Tourists, these charges are waived.				
	3.E. Outward Remittances:					
1. On all outward remittances (Non Imports)	a) For effecting each clean outward remittance, including FDD - Rs.500/- flat commission#. # May be waived in following cases :-	<ul style="list-style-type: none"> • Where the payee is our Bank's employee/retired employee • If the proceeds are placed in term deposit for a minimum period of six months • If the foreign currency instrument is purchased by the branch. 				
2. In respect of part or full advance remittance against imports. <i>Note: Importers may be advised to indicate whether the import bills will be received under LC or on collection basis or directly by the importers and commission shall be recovered at appropriate rates.</i>	0.15% of the Bill amount (Minimum Rs.1000/- & Maximum Rs.15000/-) (Even for remittance by issuance of foreign DD)					
3.F. Issue of duplicate Foreign Currency Draft	<table border="1"> <tr> <td>Individuals</td> <td>Rs. 250/-</td> </tr> <tr> <td>Others</td> <td>Rs. 500/-</td> </tr> </table> Foreign bank charges if any are to be recovered separately.	Individuals	Rs. 250/-	Others	Rs. 500/-	
Individuals	Rs. 250/-					
Others	Rs. 500/-					
	3.G. Miscellaneous:					
3.G.1. In cases where the beneficiary of a draft drawn on a third bank, is depositing the draft for opening FCNR account with us	Any charges levied by the drawee bank for issuing FC draft.					

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	3.G.2. In case where our bank has to issue foreign currency drafts at the request of another bank	Rs.500/- + GST per draft to be charged towards cost of OPE. (May be waived where the depositor is our bank's employee/retired employee)
	3.G. 3 (a) On clean rupee remittances (not being the proceeds of import bills) which are covered by crediting non-resident Bank account maintained in India.	Commission shall be charged by the Bank, originating payment instructions to the foreign Bank. The Bank with whom the relative Non Resident account is maintained shall not be entitled to any commission, but shall receive from the originating Bank, OPE and actual telegram or postage charges incurred in advising the receipt of cover to the Non resident Bank.
	3.G.3 (b) Where the outward remittance is effected by debit to EEFC account of the customer	Flat Rs.500 + Commission in lieu of exchange at 0.15% or, applicable spread in case of better rate parties. (Minimum Rs 650/- & Maximum Rs.50001/-)
	3.G.3 (c) For payment of each foreign currency inward remittance effected under instructions from a foreign correspondent	Rs.200/- per payment Charges may be waived in the following cases: a) Payment made to tourist passing through India; b) Beneficiary is maintaining account with our bank. c) The remittance is in payment of collection in respect of exports; d) Beneficiary is our Bank's employee/retired employee. e) NIL for NRE customers f) NIL for transactions above USD 10000
	3. G.4. In case of FC converted into Rupees from EEFC A/c	No charges are applicable for conversion from EEFC to Rupee.
	3.G.5 Diamond Dollar Account On every Debit	0.125% (minimum Rs. 250/- Max. Rs. 5000/-).
	3.G.6. Issue of FCTCs against EEFC balance	Issuance and encashment of FCTC discontinued.

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	3.G.7. SWIFT Inward Remittances in Rupees:	<p>For Inward remittance received from Alrajhi Banking and Investment Corp:</p> <table border="1" data-bbox="983 293 1484 421"> <tr> <td>For our customers</td> <td>Rs. 50/-</td> </tr> <tr> <td>For others</td> <td>Rs. 150/-</td> </tr> </table> <p>For Inward remittance received from others:</p> <table border="1" data-bbox="983 752 1484 835"> <tr> <td>For our customers</td> <td>Rs. 75/-</td> </tr> <tr> <td>For others</td> <td>Rs. 150/-</td> </tr> </table>	For our customers	Rs. 50/-	For others	Rs. 150/-	For our customers	Rs. 75/-	For others	Rs. 150/-
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For our customers	Rs. 75/-									
For others	Rs. 150/-									
	3.G.8. FOREIGN CURRENCY ACCOUNTS :- EEFC / RFC / RFC (Domestic):									
	<p>Charges for Non maintenance of minimum balance for EEFC / RFC / RFC (Domestic)</p> <p>Account closure before 1 yr.</p> <p>After one year.</p> <p>Cheque Book issue</p> <p>Stop Payment</p> <p>Ledger folio charges</p>	<p>No charges for non-maintenance of Minimum balance</p> <p>USD10/-or its equivalent.</p> <p>No charges</p> <p>Free</p> <p>USD 5/- or its equivalent.</p> <p>Free</p>								
	3G.9 FOREIGN CURRENCY LOANS - (upfront fee)	<p>Wherever Term Loans are sanctioned as FCLR Term Loans ab initio, an Upfront fee/ Management Fee @ 1% with a minimum of USD 2500/- is to be collected.</p> <p>One-time Management fee @ 0.10% flat with a minimum of USD 1000 is to be collected for all working capital loans other than Short-term import financing</p>								
4	GUARANTEES:									
	<p>Minimum charges for any type of guarantee.</p>	<p>Rs.700/- per guarantee.</p>								

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	<p>Export Performance Guarantee: including</p> <p>a) Bid bond Guarantee</p> <p>b) Bonds for earnest money</p> <p>c) Guarantees for advance payment made by foreign buyers to Indian exporters / contractors</p>	<p>For each export performance guarantee for Project Exports, which include :</p> <p>a) Bid Bond</p> <p>a) Bond for earnest money, and</p> <p>b) Guarantee for advance payment made by foreign buyers to Indian exporters/contractors, which are covered by ECGC counter guarantee with 75% cover/90% cover or issued against the counter guarantee of Govt of India/cash deposit or otherwise</p> <p>c) Not covered by cash deposits</p> <table border="1" data-bbox="979 871 1519 1391"> <thead> <tr> <th>Cover</th> <th>Total cost to Exporter</th> </tr> </thead> <tbody> <tr> <td>ECGC Counter Guarantee with 75%</td> <td>ECGC Premium + 0.52% p.a.</td> </tr> <tr> <td>ECGC Counter Guarantee with 90%</td> <td>ECGC Premium + 0.42% p.a.</td> </tr> <tr> <td>100% Counter Guarantee of the Govt. of India</td> <td>0.45% p.a.</td> </tr> <tr> <td>100% cash deposit</td> <td>0.30% p.a.</td> </tr> <tr> <td>Not having any cover</td> <td>1.20% p.a.</td> </tr> </tbody> </table>	Cover	Total cost to Exporter	ECGC Counter Guarantee with 75%	ECGC Premium + 0.52% p.a.	ECGC Counter Guarantee with 90%	ECGC Premium + 0.42% p.a.	100% Counter Guarantee of the Govt. of India	0.45% p.a.	100% cash deposit	0.30% p.a.	Not having any cover	1.20% p.a.
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100% Counter Guarantee of the Govt. of India	0.45% p.a.													
100% cash deposit	0.30% p.a.													
Not having any cover	1.20% p.a.													
	<p>1) Commission for issuing Bid Bonds for supplies to projects carried out abroad shall be recovered to the extent of 25% thereof for the full period of validity of the bonds at the time of issue. If the bid materializes, the balance 75% of the commission shall be recovered. However, if the bid gets frustrated, there will not be refund of that part of the commission collected.</p> <p>2) Branches shall collect commission as well as ECGC premium at applicable rates and remit the premium collected to ECGC.</p>													
4.A.II	<p>For each advance payment guarantee connected with export trade (other than project export)</p>	<p>0.180% per month for the specified period of liability. Where the guarantee period is less than two months, minimum commission recoverable will be 0.35%. In the case of early redemption of the guarantee, commission may be</p>												

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		refunded at the discretion of the Bank.
4B	Guarantee in favour of Shipping Companies/Agencies/Customs for clearance of goods received against LC established by the bank, pending production of bill of lading:	
	a) Relating to imports under LCs.	Rs 1000/- per guarantee
	b) Deferred Payment Guarantees covering import of goods into India/repayment of foreign currency loans.	0.60% per quarter or part thereof for the specified period of liability calculated on the amount of liability under such guarantee at the beginning of every quarter.
	<p>a) Commission for the entire specified period of liability of the DPG should be collected upfront. Prior permission of the appropriate sanctioning authority is required to collect commission in installments.</p> <p>b) The recovery of commission, either upfront or in installments (where permitted), is subject to the following:</p> <p>i) Where the entire DPG commission is collected upfront the rate of commission and the rate of exchange (TT selling) prevailing on the date of issuance of the DPG shall be applied. No further adjustment, arising out of future revision, if any, in the rate of commission and the rate of exchange, shall be made.</p> <p>ii) Where the DPG commission recovered on installment basis the rate of commission and the rate of exchange (TT selling) prevailing as on the date of recovery of each installment shall be applied.</p> <p>iii) Where the DPG is redeemed before its expiry, commission for the unexpired period of the guarantee may be refunded subject to the condition that the original guarantee has been returned for cancellation or a confirmation has been received to the effect that there are no claims against the guarantee.</p> <p>iv) Where there is default in payment of installments, interest shall be recovered at the prescribed rate of interest from the date of default to the date of actual payment.</p> <p>v) Where under a DPG issued by us, the relative installment payment is remitted through another bank, the remitting bank shall compensate us the commission in lieu of exchange as per Para 1 (c) above.</p>	

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<p>4C</p>	<p>For issuing the following guarantee where 100% cash cover as security is NOT taken :</p> <ul style="list-style-type: none"> (i) Export Performance Guarantee, Bid Bond etc (Other than for Project Exports) (ii) Export Performance Guarantee covering export obligations in terms of import trade control; regulations, and (iii) Export Performance guarantee/bid bond connected with Deemed Exports 	<p>0.12% per month for the specified period of liability and where the guarantee period is less than three months, commission recoverable will be 0.25% of the guaranteed amount.</p>
	<ol style="list-style-type: none"> 1. In case of early redemption of the guarantee, 50% of the commission for the unexpired period i.e. from the date of redemption to the expiry date, shall be refunded 2. Commission for issuing bid bond for supplies connected with deemed exports/direct exports, other than Project Exports, shall be recovered to the extent of 25% thereof for the full period of validity of the bond at the time of issue. <p>If the bid materializes, the balance 75% of the commission shall be recovered. However, if the bid gets frustrated, there will not be refund of that part of the commission collected.</p>	
<p>4D</p>	<p>For issuing the following guarantee where 100% cash deposit as security is taken:</p> <ul style="list-style-type: none"> (i) Export performance guarantee, bid-bond, etc. (other than for Project Exports); (ii) Export performance guarantee covering export obligations in terms of import trade control regulations; (iii) Export performance guarantee/bid bond connected with deemed exports <p>(A) Upto Rs. 4 Crores</p> <p>(B) Over Rs. 4 Crores</p>	<p>0.03% per month for the specified period of liability and where the guarantee period is less than three months, minimum commission recoverable will be 0.09% of the guaranteed amount.</p> <p>On the first Rs. 4 Crores charges as at (A) above and on the balance amount in excess of Rs. 4 Crores at one-half of the</p>

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		rates at (A) above.
	<p>1. In case of early redemption of the guarantee 50% of the commission for the unexpired period, i.e., from the date of redemption to the expiry date, shall be refunded.</p> <p>2. Commission for issuing bid bond for supplies connected with deemed exports/direct exports, other than Project Exports, shall be recovered to the extent of 25% thereof for the full period of validity of the bond at the time of issue. If the bid materializes, the balance 75% of the commission shall be recovered. However, if the bid gets frustrated, there will not be refund of that part of the commission collected.</p>	
4E	In case of fully secured Deferred Payment Guarantees	25% of normal charges (i.e. 0.50% per quarter or part thereof) plus GST as per 4B (b)
4F	<p>Guarantees issued on the strength of Foreign Bank Counter guarantee</p> <p>NOTE: <i>For exposure angle branches to contact ID for issuing guarantee. Any concession branch may write to ID through RO for recommendation.</i></p>	Commission at the applicable rate to be shared with the other bank/s in the proportion of 50:50.
4G	For issuing any other Foreign outward guarantee which is not covered in Points 4 A to 4 F above & where 100% cash cover as security is NOT taken	0.180% with a minimum of Rs.1000/-
	For issuing any other Foreign outward guarantee which is not covered in Points 4 A to 4 F above & where 100% cash cover as security is taken	0.045% per month for the specified period of liability and where the guarantee period is less than two months, commission recoverable will be 0.12% of the guaranteed amount.
4H	<p>For issue of a Foreign Inward Guarantee (FIG) against the counter guarantee of our correspondents abroad.</p> <p><i>(Presently only our Foreign Departments, Foreign Exchange Cells and Overseas Branches AND Forex branches are authorised to issue Foreign Inward Guarantees).</i></p> <p>(A) Any of our correspondents ranked within the top 500 by "The Bankers' Almanac" of London in their July issue every year.</p>	(A) 0.105% per month for the specified period of liability and where the guarantee period is less than three months, minimum commission recoverable will be 0.30% of the guaranteed amount.

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	(B) Any other correspondent	(B) 0.145% per month for the specified period of liability and where the guarantee period is less than two months, minimum commission recoverable will be 0.40% of the guaranteed amount.															
	For commission to be charged for Avalisation /co-acceptance (to be collected up front)	0.175% of the bill amount per month for the tenor of the bill, with a minimum of 0.35% for first Rs. 4 crores and 0.09 % for the bill amount per month for the tenor of the bill with minimum of 0.175% on the balance amount in excess of Rs. 4 crores															
5	FOREIGN EXCHANGE CONTRACTS:																
	5.A. Charges: On each sale or purchase contract booked.	Rs.750/- per contract															
	5.B. Early delivery, Extension and cancellation of Forward Contract: For every request for early delivery, extension or cancellation of forward contracts.	Rs 750/- per request + SWAP cost & cancellation charges where applicable															
6.	SBLC	<table border="1"> <thead> <tr> <th>Risk Rating</th> <th>Commission</th> <th>Minimum</th> </tr> </thead> <tbody> <tr> <td>Low</td> <td>0.15% p.m.</td> <td>0.30%</td> </tr> <tr> <td>Normal</td> <td>0.20% p.m.</td> <td>0.40%</td> </tr> <tr> <td>Moderate</td> <td>0.25% p.m</td> <td>0.50%</td> </tr> <tr> <td>All other accounts</td> <td>0.30% p.m</td> <td>0.60%</td> </tr> </tbody> </table>	Risk Rating	Commission	Minimum	Low	0.15% p.m.	0.30%	Normal	0.20% p.m.	0.40%	Moderate	0.25% p.m	0.50%	All other accounts	0.30% p.m	0.60%
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7	OTHERS:																
	7.A. SWIFT OUTWARD	Rs. 1000/- for LC opening Rs. 500/- flat for amendment & others.															
	7.B. Non submission of bill of entry details	Rs. 500/- per annum.															
	7.C. Approval for write off of Export Bill	Rs. 1000/- per Bill															
8	Handling of ODI / FDI applications by Branch																
	8.A ODI New Automatic Route	Rs.5000/-if remittance through our Bank.															

SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

		Rs.10,000/- if remittance through other Bank
	8.B ODI New Approval Route	Rs.10000/- Remittance should be made through our Bank only
	8.C. Part II subsequent remittances charges per remittance including issue of Guarantee/ SBLC.	Rs. 1000/- if remittance through our Bank, otherwise Rs.2000/-
	8.D. Part II subsequent remittances charges per remittance including issue of Guarantee/ SBLC with delay which attributed for delayed submission of papers by Party necessitating correspondence with RBI.	Rs. 1000/- if remittance through our Bank, otherwise Rs. 2000/-
	8.D.Part II (i) Reporting of investment/ change in stake in any of the SDS on or before due date.	
	8.D. Part II (ii) Reporting of investment/ change in stake in any of the SDS on or after due date.	
	8.E Part III Annual Performance Report on or before due date.	Rs1000/-
	8.F Part III Annual Performance Report after due date necessitating correspondence with RBI.	Rs.2000/
	8.G Part IV Disinvestment as per schedule i.e. within 30 days from the date of Board Resolution	Rs5000/-
	8.H Part IV Disinvestment with delay beyond 30 days from the date of Board Resolution necessitating correspondence with RBI	Rs.8000/-
	8.I Transfer of UIN to other Bank	Rs.5000/-
	8.J Submission of FCGPR/LLP I/LLP II/ESOP/CN/DRR/DI/InVi within stipulated period from the date of inward remittance.	Rs.3000/- if remittance through our bank Rs.6000/- if remittance through other bank.
	8.K Delayed submission of FCGPR beyond stipulated period & necessitating correspondence with RBI	Rs.6000/- if remittance through our bank Rs.12000/- if remittance through other bank

SERVICE CHARGES (CARD RATES) W.E.F. 02.04.2020 FOR ALL TYPES OF CREDIT RELATED TRANSACTIONS UNDER PRIORITY, NON PRIORITY, MSME, RETAIL AND FOREX

	8.L Follow up for each occasion of ODI and FDI Transaction* (*Non submission of data/ information within one month from the date of first reminder and after this period above charges are to be collected)	Rs. 500/- if remittance through our bank Rs. 1000/- if remittance through other bank
	8.M. FCTRS	Rs. 1000/- if remittance through our bank Rs. 2000/- if remittance through other bank
	8.N. Delayed submission of FCTRS	Rs. 2000/- if remittance through our bank Rs. 4000/- if remittance through other bank.
9	LO/BO/PO	
	9.A. For opening/ Renewal of Branch Office/Liaison Office in India	2500/- each for undertaking following activities + GST <ul style="list-style-type: none"> • Forwarding FNC submitted by foreign entity to RBI • Scrutiny of each Annual Activity Certificate • Extension of validity period of Liaison Office • Closure of Branch/Liaison Office
	9.B. For opening of Branch Office or deputing representative outside India and remittance made under the same.	On submission of OBR - Rs.2500/- For each remittance @ 0.25% with a min of Rs.2500/- & max of Rs.10000/-
10	External Commercial Borrowings	
	i) LRN obtention from RBI Scrutiny /forwarding of Form 83 to RBI both under Automatic Route / Approval Route	Rs. 5000/- for scrutiny of Form 83 both under Automatic Route/ Approval Route + GST.
	ii) ECB 2 monthly reporting to RBI	Rs. 200 + GST per reporting plus actual out of pocket expenses
11	Portfolio Investment scheme for Non Resident Indians:	
	As and when the NRI either sells or purchases share, the designated branch has to submit form LEC to Head Office for submission to RBI. & submission of FCTRS forms.	Rs.500/- per LEC/FCTRS form

NOTE: FOR ANY CLARIFICATIONS PLEASE CONTACT NEAREST BRANCH OF THE BANK

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