

### **Index of charges on credit related services**

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## 1. Charges for credit related services

(All charges inclusive of GST)

### 1.1 Agricultural loans

Product Name	Processing Charges	EM charges*
<b>Kisan Credit Card</b>		
Upto ₹ 25,000/-	NIL	NIL
Above ₹ 25,000/-	₹ 300/- per lakh & part thereof	₹ 300/- per Lakh Max of ₹ 12000/-
<b>Kisan Credit Card (Jewel as collateral)</b>		
Upto ₹ 25,000/-	NIL	NIL
Above ₹ 25,000/-	₹ 300/- per lakh & part thereof	
<b>SHG Term Loan &amp; CC Limits (Agri &amp; Non Agri)</b>		
Upto ₹ 25,000/-	NIL	NIL
Above ₹ 25,000/-	₹ 300/- per lakh & part thereof	
Sponsored by IVDP	NIL	
<b>JLG financing (Agri &amp; Non Agri)</b>		
Upto ₹ 25,000/-	NIL	NIL
Above ₹ 25,000/-	0.60% of the limit sanctioned – Min. of ₹ 300/-	
<b>Term Loans/ Working Capital under Agri / Allied activities</b>		
Upto ₹ 25000/-	NIL	NIL
Above ₹ 25000/- upto ₹ 10.00 lakh	0.30% of the limit sanctioned – Min. of ₹ 300/-	₹ 300/- per Lakh Max of ₹ 12000/-
Above ₹ 10.00 lakh	0.40 % of the limit sanctioned	
<b>AIF</b>		
Above ₹ 25000/-	0.50 % of the limit sanctioned	₹ 300/- per Lakh Max of ₹ 12000/-
<b>FPO</b>		
<b>Term Loan –</b> Above ₹ 25000/-	0.60 % of the limit sanctioned	₹ 300/- per Lakh Max of ₹ 12000/-
<b>Working Capital -</b> Above ₹ 25000/- upto ₹ 50.00 lakh	0.30 % of the limit sanctioned	
<b>Working Capital -</b> Above ₹ 50.00 lakh	0.40 % of the limit sanctioned	

<ul style="list-style-type: none"> <li>➤ Processing charges for WC limits are recoverable at the time of initial processing as well as at each annual date of renewal and also for any Enhancement/ Adhoc increase in limit.</li> <li>➤ For Adhoc/ enhancement in limits, processing charges are to be reckoned on additional/ incremental limits, proportionately.</li> </ul>		
Product Name	Processing Charges	EM charges*
<b>Jewel Loan under Agriculture</b>		
Upto ₹ 25,000/-	NIL	NA
Above ₹ 25,000/-	₹ 200/- per lakh or part thereof	
<b>Restructuring of Debt under Agriculture</b>		
Due to Natural Calamity	NIL	NIL
Any other reasons	75% of the usual charges	

\* Refer S.No.4 Equitable Mortgage Charges for detailed guidelines

## 1.2 Retail Loans

Product Name	Processing Charges	EM charges*
<b>Home Loan</b> <i>(All categories)</i>	0.60% of the Limit Sanctioned, Min. of ₹ 300/-	₹ 300/- per Lakh Max of ₹ 12000/-
<b>Home Loan Flexi</b>	1.20% of the Limit Sanctioned	
<b>Mortgage Loan / Rent Encashment Loan / Premises Loan / Home Loan Top up Plus/ Plot Purchase Loan / Commercial Building &amp; Non Priority Sector Loans</b>	1.20% of the Limit Sanctioned, Min. of ₹ 300/-	
<b>Vehicle Loan</b>		
4 wheeler (New/Used)	0.30% of the Limit Sanctioned, Min. of ₹ 300/-	₹ 300/- per Lakh Max of ₹ 12000/-
2 wheeler (New)	1.20% of the Limit Sanctioned, Min. of ₹ 300/-	

Product Name	Processing Charges	EM charges*
<b>Education Loan</b>		
Upto ₹ 750000/-	NIL	NIL
Above ₹ 750000/-	0.60% of the limit sanctioned	₹ 300/- per Lakh Max of ₹ 12000/-
Management Quota (Irrespective of the loan limit)	0.60% of the limit sanctioned	
<b>Personal Loan</b>		
Clean Loan – Salaried class & Other than salaried class	1.20% of the Limit Sanctioned, Min. of ₹ 300/-	NA
Pension Loan Scheme*	0.60% of the Limit Sanctioned, Min. of ₹ 300/-	NA
* Processing fee is exempted for TNGB Retirees		
<b>Gold Loan</b>		
SMEJL	Upto ₹ 25000/- - NIL Above ₹ 25000/- - ₹ 200/- per lakh or part thereof	NA
Non Priority Jewel Loan	₹ 200/- per lakh or part thereof	NA
<b>Others</b>		
Loan against NSC/LIC Bonds	0.50% on loan amount. No cap on maximum amount.	NA

\* Refer S.No.4 Equitable Mortgage Charges for detailed guidelines

### 1.3 MSME Loans

Product Name	Processing Charges	EM charges*
<b>Mudra ( Shishu, Kishore &amp; Tarun ), SME – Manufacturing, Services &amp; Retail</b>		
<b>Working Capital &amp; Term Loan</b>		
Upto ₹ 25000/-	NIL	NIL
Above ₹ 25000/- upto ₹ 10.00 lakh	0.30% of the limit sanctioned – Min. of ₹ 300/-	₹ 300/- per Lakh Max of ₹ 12000/-
Above ₹ 10.00 lakh	0.40 % of the limit sanctioned	
MSME LAP	0.60 % of the limit sanctioned	
MSME AABCS	0.60 % of the limit sanctioned	

Product Name	Processing Charges	EM charges*
MSME Palm Products	NIL	NIL
<b>Restructuring of Debt</b>		
Any other reasons	75% of the usual charges	NIL

\* Refer S.No.4 Equitable Mortgage Charges for detailed guidelines

**Note:**

- For extension of EM - 50% of the applicable charges is to be recovered
- **Processing fee Exemption** - Loans under Government Sponsored schemes # and staff loans
- Processing charges for working capital are recoverable at the time of initial processing as well as at each annual date of renewal and also for any enhancement in limits.
- For enhancement in limits, processing charges to be reckoned for additional/ enhanced limit proportionately.

# Scheme related circulars are to be referred

#### 1.4 Bulk Loans

Product Name	Processing Charges	Prepayment charges	EM charges
<b>Financing to MFIs</b>			
Irrespective of the loan limit	1.20% of the limit sanctioned	2.00% of balance outstanding / DL (whichever is higher) is to be recovered	NIL
<b>Financing to PLFs</b>			
Irrespective of the loan limit	0.60% of the limit sanctioned	NIL	NIL

#### 1.5 Guidelines on recovery of processing fees (for both fund based & non fund based)

Particulars	Guidelines
Collection of processing charges	50% of the processing fee to be collected at the time of handing over the sanction letter. Balance is to be recovered at the time of disbursement of the loan.  In case the limit sanctioned is not availed by the customer within the validity period of sanction letter, the processing fee recovered shall not be refunded to the customer.
One time limits	For guarantees - only one time transaction (irrespective of period) — the processing fees are recoverable one time at the time of issue as upfront.

	This condition may be relaxed by Regional Office (or) GMLCC/CLCC upto their delegated powers (either quarterly or annually)
Running facilities /limits	For all other running facilities, the processing fee is to be recovered at the time of sanction as well as on anniversary date every year.

### 1.6 Processing Fees exempted category

Processing fee is exempted in the following cases, in addition to accounts where it is specifically exempted as per sanction terms.

For loans / overdraft against our own deposits (including third Party deposits)
All Government sponsored schemes such as PMSVANidhi / TAHDCO / PMEGP / UYEGP / TNRTP etc.,#
Wherever processing fee is specifically exempted as per the terms of the scheme

# Scheme related circulars are to be referred

### 2. Inspection Charges

Aggregate Exposure	Inspection charges	
<b>Priority Sector</b>		
Upto ₹ 25000/-	NIL	
Above ₹ 25000/-to ₹ 10.00 Lakh	₹ 300 per year per Loan account	
Above ₹ 10.00 lakhs	₹ 300/-per quarter per loan a/c plus actual travel expenses incurred.	
<b>Non Priority Sector</b>		
Upto ₹ 5000/-	NIL	
Above ₹ 5000/-to ₹ 25000/-	₹ 120/-	
Aggregate Exposure	Inspection charges	
Above ₹ 25000/- to ₹ 10.00 Lakh	₹ 300/- per year per Loan A/C	
Above ₹ 10.00 lakhs	₹ 300/-per quarter per loan a/c plus actual travel expenses incurred.	
<b>Exemption:</b> Loans under Government Sponsored schemes, Home Loans, LOD and staff loans. Inspection charges are not applicable for NPA accounts.		
Inspection charges are to be collected on a pro rata basis based on quarter in which the loan account is closed by the borrower.		
Priority Sector	Non Priority Sector	
Above ₹ 25000/- to ₹ 10.00 Lakh	Above ₹ 5000/- to ₹ 25000/-	Above ₹ 25000/- to ₹ 10.00 Lakh
1 <sup>st</sup> Qtr - ₹ 75/-	1 <sup>st</sup> Qtr - ₹ 30/-	1 <sup>st</sup> Qtr - ₹ 75/-
2 <sup>nd</sup> Qtr - ₹ 150/-	2 <sup>nd</sup> Qtr - ₹ 60/-	2 <sup>nd</sup> Qtr - ₹ 150/-
3 <sup>rd</sup> Qtr - ₹ 225/-	3 <sup>rd</sup> Qtr - ₹ 90/-	3 <sup>rd</sup> Qtr - ₹ 225/-
4 <sup>th</sup> Qtr - ₹ 300/-	4 <sup>th</sup> Qtr - ₹ 120/-	4 <sup>th</sup> Qtr - ₹ 300/-

<b>Jewel Loans</b>	Upto ₹ 25000/-	NIL
	Above ₹ 25000/-	₹ 120/- per annum
	* For overdue Jewel loans, additional ₹ 120/- is to be collected at the time of closure.	

\*To be charged manually

### 3. Charges for other services

Nature of other services	Charges recoverable
Revalidation of sanction	Any revalidation and / or modification in sanction terms after 15 days from the date of communication of sanction by the Bank / Branch will attract further processing charges at 25% of the original processing charges stipulated. Only the Chairman Level Credit Committee (CLCC) has the powers to waive the additional processing charges.
Registration / modification/ satisfaction of charges with ROC	₹ 500 + actual out of pocket expenses. Min of ₹500/-

### 4. Equitable Mortgage Charges

Irrespective of Limit	₹ 300 per lakh or part thereof and a maximum of ₹12000/- at the time of initial creation of EM.  For extension of EM 50% of the applicable charges to be recovered.
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### 5. Charges for Issue of Solvency Certificates:

Upto ₹ 1.00 lakh	₹ 700/-
Above ₹ 1.00 lakh upto ₹ 25.00 lakh	₹ 3200/-
Above ₹ 25.00 lakh upto ₹ 50.00 lakh	₹ 7000/-
Above ₹ 50.00 lakh upto ₹ 75.00 lakh	₹ 10000/-
Above ₹ 75.00 lakh	₹ 125/- per lakh or part thereof with Min. of ₹ 10000/- and Max. of ₹ 25000/-

## 6. Commission - Non Fund based Business

### 6.1 Inland Guarantees

Nature of Guarantee	100% cash margin	Other than 100% cash margin
Performance Guarantees	₹ 300/- + 0.18% per lakh or part thereof per Quarter with a minimum of 0.36%	₹ 300/- + 0.72% per lakh or part thereof per Quarter with a minimum of 1.44%
Money Guarantee/ other than Performance Guarantee.	₹ 300/- + 0.30% per lakh or part thereof per Quarter with a minimum of 0.60%	₹ 300/- + 1.15% per lakh or part thereof per Quarter with a minimum of 2.30%
<b>Conditions:</b> <ul style="list-style-type: none"> <li>❖ The commission is to be collected upfront for the entire period. This condition may be relaxed by Regional Office (or) GMLCC/CLCC upto their delegated powers (either quarterly or annually).</li> <li>❖ Minimum commission shall be for 3 months.</li> <li>❖ For period exceeding 3 months, the period shall be reckoned on a quarterly basis.</li> <li>❖ Guarantee charges will apply till the date of expiry or any proceeding or stay against invocation or payment and as a consequence of which the Bank is to keep the guarantee pending, till the final closure of Guarantee.</li> </ul>		
Commission on amendment of Guarantee	For amendments other than amount, period and purpose of Guarantee, commission at the flat rate of ₹ 250/- will be recovered	

### 6.2 Other conditions

Nature of guarantee / nature of Service rendered	Commission
Increase / Renewal /Extension of guarantees	The same commission is applicable for issuance of fresh guarantee
Deferred payment Guarantees	Commission as stipulated above should be recovered on a yearly basis for reduced liability based on the opening balance for that year (though repayment may be half yearly basis)
Customs guarantee/guarantee issued in lieu of disputed liability	Commission is to be collected as above on every renewal till receipt of discharged / original guarantee
<b>Expired Guarantees:</b> Any proceeding or stay against invocation or payment or the like, and as a consequence of which the Bank is to keep the guarantee pending	Commission for that period also to be recovered. Commission need not be collected for the guarantees expired on a normal course.

### 6.3 Refund of Guarantee commission

Nature	Refund Rules
For Guarantees tendered before expiry of Guarantee period	50% of the original rates for the remaining period of guarantee less three months
For Deferred Payment Guarantees tendered before the date of expiry.	No refund need be made in respect of unexpired usance period if the purpose for which the guarantee issued is fulfilled

### 7. Pre-payment Charges

2.00% of outstanding balance / drawing limit (whichever is higher) to be recovered as pre-payment charges, if loan is prepaid.

#### **For Business Loan**

If a loan is taken over by other banks/ FIs, pre-payment charges will be applied

#### **For Retail loans**

If constitution of borrower is a non-individual, pre-payment charges are applicable.

#### **Relaxation:**

Pre-payment charges may be relaxed only by GMLCC/CLCC up to their delegated powers on a case to case basis.

#### **Exemptions for Prepayment Charges**

- No foreclosure/ prepayment charges shall be levied on any term loans for purposes other than business, to individual borrowers with or without co- applicant(s).
- Micro & Small Enterprises - irrespective of the limits/ outstanding.
- In case payment has been made out of cash sweep/ Insurance proceeds.

#### **However, no pre-payment penalty would be payable if**

- Pre-payment is made at the instance of the Bank or as per the terms of sanction with respect to mandatory repayment.
- The revised interest is not acceptable to the Borrower, the Borrower would have the option to prepay the outstanding facility, within the next 3 months from such date of receipt of advice from the Bank by giving a notice of 30 days.

## 8. Charges for non-submission of stock statement

Details	Applicable Charges
Non submission of stock statement ( wherever applicable)	Charges to be collected @1% p.a. over the limit/ outstanding whichever is higher for the period of delay
However, additional charges for all deviations/ non compliances should not exceed 2% #.	

# As communicated by Head Office from time to time will be applicable

## 9. Service charges for Staff Loans

Staff loans are exempted from the purview of the above detailed service charges and **will be governed by the terms and conditions of the individual schemes concerned**. Out of pocket expenses, if any, have to be recovered.

## 10. Purchase/Discount of Outstation Cheques

### 10.1 Commission plus interest on BP

Purchase of outstation cheques*	<b>Purchase of Outstation Cheques:</b> 0.50 % on cheque amount plus Collection Charges as applicable to collection of Cheques for respective slabs & out of pocket expenses
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\* Charges are to be recovered upfront.

### 10.2 Overdue Interest on BP (Cheques)

Cheques if realised within seven days from the date of Purchase	No Overdue Interest (No refund in case of early realisation).
In case the realisation / reversal is delayed beyond seven days, for the delayed period.	2.00 % over the Interest rate as applicable to clean loan to be charged @ monthly rests till date of realisation beyond 7 days

### 10.3 Charges and interest for BP returned unpaid

If recovered within seven days from the date of purchase	No Refund of Interest.
If recovered after 7 days: From 8 <sup>th</sup> day till the date of Reimbursement	Clean loan Int+ 2% -irrespective of the contracted Rate.

### 11. Charges for Credit Information Reports (CIRs) *(Charges inclusive of GST)*

Type of Report	Processing Charges
<b>Consumer / MFI (SHG/ JLG) / Combo Report</b>	
TransUnion CIBIL	₹ 120/- per report
CRIF Highmark	₹ 60/- per report
<b>Commercial Report</b>	
TransUnion CIBIL	₹ 1400/- per report
CRIF Highmark	₹ 600/- per report

### 12. Custodial charges for Undelivered Jewels *(Charges inclusive of GST)*

Charges	₹ 300/- per packet per annum
<ul style="list-style-type: none"><li>➤ <b>Undelivered Jewels:</b> Jewel Loan is fully repaid but jewels are not delivered to the customer (or) Overdue Jewel loans with an outstanding of less than ₹ 1000/-.</li><li>➤ In case undelivered jewels are kept for a period of more than 6 months, charges are to be levied</li><li>➤ If Branch is exercising Banker's right to set off against direct /indirect liabilities of the loanee, no custodial charges are to be collected.</li></ul>	

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