



SME & Corporates- Service charges for Fund- Based Products (CC, OD, TL) and Non-Fund Based Products (BG and inland LC) {Effective from 12.10.2020}

S. No	Services	Charges
1. PROCESSING CHARGES		
	Loan Sanction	Non-refundable Processing fees upto 2.00%
	Renewal	Upto 1.00% of sanction limit
	Pre-payment/pre-closure charges	Upto 2.00% on sanction limit for working capital facility and upto 2.00% on outstanding for term loan.
2. TRANSACTION CHARGES		
	NEFT/ RTGS charges	<u>Inward</u> :- Free
		<u>Outward</u> : - NEFT and RTGS shall be as per extant RBI guidelines
	DD /Pay- order Charges	<ul style="list-style-type: none"> • First 100 transactions per month free • DD issuance charge upto Rs 2000 - Rs 20 • DD issuance charge Rs 2001 to Rs 10000 - Rs 50 • DD issuance charge Above Rs 10001 - Rs 2 per Rs 1000

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		<ul style="list-style-type: none"> • Duplicate Issuance per instrument - Rs 100 • Cancellation / Revalidation charge per instrument - Rs 100
	Cash Deposit (CC/OD)	Free Cash Deposit upto Rs 2 cr. per month. Thereafter, charges will be applicable as - Rs 2.50/ 1000 (Min. Rs 25)
	Cash Withdrawal (CC/OD)	Unlimited
	Cheque Bounce	<ul style="list-style-type: none"> • Cheque Return: Financial Reason for Inward - Rs 300; • Cheque Return: Financial Reason for Outward - Rs 50 • Stop Payment per instrument- Rs. 100 • Stop Payment per series - Rs 300
	Cheque Leaves	500 Cheque Leaves Free. Thereafter Rs 2.00/ leaf.
	SMS Alerts	Free
	Email Statement	<ul style="list-style-type: none"> • Monthly statement- Free; • Duplicate Monthly statement - Rs 100; • Annual consolidated statement - Free • Duplicate Annual Consolidated statement - Rs 200.
3. INSPECTION CHARGES -		

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	i. Sanctioned limits above Rs.10.00 lakhs and upto Rs.100.00 lakhs.	Rs 1000.00 per inspection
	ii. Limits above Rs 100.00 Lac	Rs 2500.00 per inspection
	Inspection charges to be recovered in advance on quarterly basis.	
4. Mortgage Charges (for all types of mortgage)		
	Sanctioned limits above Rs.10.00 lakhs	Rs 1000.00 per Memorandum of Entry/Mortgage Deed
	In case Bank is the mortgage creating lender with custodian of title deeds for aggregate loan value upto Rs 20.00 crore (In multiple and consortium arrangements)	Rs 5,000.00 per Memorandum of Entry/Mortgage Deed
Extension of an existing mortgage		
	For securing the enhanced limits sanctioned to the borrower	50% of relevant slab of charges
	In favor of other lenders	50% of relevant slab of charges
	The out of pocket expenses (such as stamp duty, legal charges etc.) to be borne by the Borrower. The above mortgage charges specified is applicable per MOE/Mortgage Deed irrespective of the number of title deeds.	
5. Issuance of No dues certificate		
	Per certificate	Rs. 500/-
6. Issuance of Solvency Certificate		
	Per certificate	Upto Rs. 2,500/-
7. Documentation Charges		
	Documentation charges	Rs 1000.00

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	The above documentation charges are to be paid at the time of documentation at each instance of fresh / enhancement sanction. Further, the above charges are not applicable in case of consortium documentation and when revival letters/AODs/Balance Confirmations/Link Documents are obtained	
8. Allocation of Limits		
	Allocation of limit	Nil
9. Bill Discounting		
	Handling Charges-Bill Handling Charges	0.25% of the bill amount minimum of Rs. 500/- PLUS applicable Interest/discount rate as stipulated in sanction note.
10. Bank Guarantees (BG)*		
	Performance Guarantee - Issuance	Upto 2% p.a. (upto claim expiry period) Minimum Rs. 1000/-
	Financial Guarantee - Issuance	Upto 2% p.a. (upto claim expiry period) Minimum Rs. 1000/-
	Amendment Charges	a. Text amendment- Rs. 500 per transaction b. Tenor/value enhancement- In line with the issuance charge for additional tenor /incremental value
	Cancellation of BG (at Applicant Request)	Rs 1000 /-
	Issuance of Duplicate BG	Rs 2000 /-
	BG against 100% cash margin	Applicable charges for BG as above
	Claim Processing/Invocation Payment charges	Rs. 1000/-
	SFMS (Wherever applicable)	Rs. 300/-

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	* Further, in case of all BGs, commission to be recovered on the basis of actual month in which the validity of guarantee including claim period expires.	
11. Inland Letters of Credit		
	Issuance/commitment Charges	Upto 2.50% p.a. of the LC amount (including bill handling/realization charges)
	Amendment	a. Text amendment - Rs 1000/- b. Tenor/ Value enhancement - In line with the usance commitment commission charge for additional tenor/ incremental value
	Usance Bill drawn under LC - overdrawn value under LC	Commission to be charged on the overdrawn amount for the usance period from date of acceptance of the bill in line with the usance commitment commission charge
	Cancellation of Inland LC (at Applicant request):	Rs. 1000/-
	(i) Advising of LC	(i) Rs.1000/-
	(ii) LC amendment	(ii) Rs. 1000/-
	Transfer of LC	Rs 1000/- per transfer
	Courier	Rs. 400/-
	SFMS	Rs. 100/-
Inland bills - Inward & outward		
	Negotiation charges	Up to 0.30% p.a of the bill amount, minimum Rs.1000.00 Plus applicable

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		interest/discount rate as stipulated in the sanction note.
	Lodgment Charges - Inland Outward bills	0.25% of the bill value; Minimum of Rs 1000.00 No charge if bill is discounted
	Lodgment Charges - Inland Inward bills (Non -LC)	0.25% of the bill value; Minimum of Rs 1000.00
	Acceptance Charges: Bill Acceptance Charges	Rs. 1500/- per bill
	Outward Bill Realisation charges	Rs 500/-
	Discrepancy fee per bill (for Inland Inward Bills only)	Rs 1500/-
	Dishonored bills / document return charges	Rs. 1000/-
	SFMS	Rs. 300/-
	Courier	Rs. 250/-
12. PENAL Charges		
a)	Delay in submission of monitoring documents (wherever applicable) including but not limited to <ul style="list-style-type: none"> • Stock statements • Financial Follow-up Reports • Audited Financials • Insurance Policies • Bank statements of other lenders 	For Fund based Sanction limits below Rs. 5.00 crore <ul style="list-style-type: none"> • Rs 5,000/ per item per month for delayed period For Fund based Sanction limits of Rs. 5.00 crore and above: <ul style="list-style-type: none"> • Rs 10,000/ per item per month for delayed period

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b)	Non-compliance with other sanctioned covenants	
c)	Non-payment of interest / instalment on due date or non-realization of the bills on the date of payment or drawings over limit/DP.	2% per annum on the amount of overdue instalment/ interest/ charges/ unrealized bills purchased/ discounted/ drawings over limit/DP.
	LCs devolved - Advance Bills under ILC paid	Contracted rate on CC/OD plus 2% per annum if the LC/BG facility is sanctioned as a part of working capital along with Cash Credit facility, on the unadjusted outstanding.
	Invoked Bank Guarantees - BG crystallized	
	Signature verification of Acceptance under the LC (if received in physical form)	Rs. 500/-
	Non-creation of Security	<p>For Sanction limits below Rs. 5.00 crore</p> <p>Up to Rs 5000/- per month for delayed period</p> <p>For Sanction limits of Rs. 5.00 crore and above:</p> <p>Rs 10000/ per month for delayed period</p>

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	Expiry of working capital limits	2% per annum on the outstanding amount of Fund-Based credit facilities for the expiry period.
13. CERSAI Charges		
		Rs. 200 inclusive plus applicable GST of all charges including CERSAI registration/ search/ satisfaction. However if no. of collaterals are more, units may recover as per actuals.
14. Legal/ Technical & Valuation		
		As per actuals
15. Stock Audit Charge		
		As per actuals

Note: -

All the above charges will attract applicable Taxes, which will also have to be collected from the Borrower.