

For All Commercial Advances w.e.f. 01.04.2024

1. Schedule of Standard processing fee

Type of Advance	Facility	Amount (+ applicable GST)
Login Fees for NTBs (Up-front Non Refundable)	Above Rs.1 Crore and upto Rs.3 Crores Above Rs.3 Crores	Rs.2500/- Rs 5000/-
New Proposal	All funded & Non-funded limits	For NTB-1.00% of the sanctioned amount (Min Rs. 1000/-)
Review/Renewal	All funded & Non-funded limits	0.25% of the limit (Min – Rs.1000/- Max – No Limit)
Proposal for additional limits from existing units	All funded & Non-funded limits	For Existing- 0.50% of sanctioned amount. [Min- Rs.1000/-]
Temporary Enhancement	a) Working Capital Limits b) Non-Funded Limits c) Overdraft against Property For further extension in temporary enhancement	1.00% of Temporary Enhancement amount
Other Requests	All funded & Non-funded limits	<ul style="list-style-type: none"> • Rs.2000/- for each incidence of placing the request for exposure up to Rs.500.00 lakhs. • Rs.5000/- for each incidence of placing the request for exposure above Rs.500.00 and below Rs.1000.00 lakhs. • Rs.7500/- for each incidence of placing the request for exposure above Rs.1000.00 lakhs
Request for Solvency Certificate	—	0.10% of amount (minimum Rs.500/- maximum Rs.15000) Rs.500.00 for first copy + Rs.100 per additional copy

2. Schedule of Standard charges for non-compliance of material terms and conditions

Sr. No.	Particulars	Penal Charges (p.a.) + applicable GST
1	Instalments/Interest of loans remaining overdue.	2.00%
2	Overdue Bills discounted/Overdue Project Finance	2.00%
3	Non-submission of stock statements.	2.00%
4	Non-renewal of working capital limits within one month from the due date and /or Non-submission of Audited Financial Statements (where ever applicable)	2.00%
5	Overdrawing in cash credit/ overdraft account	2.00%
6	Failure to maintain adequate security as per terms of sanction	2.00%



7	Any adverse variance in Provisional and Audited Financials beyond 5% in 4 out of 5 key parameters namely, Sales, PBDIT, TNW (including non-interest-bearing unsecured loans as quasi equity), Gross Block and Current Ratio will attract additional ROI/charges effective from filing of ITR till next renewal for all commercial credit facilities (for all commercial credit exposure above Rs.25.00 Lakhs)	0.50%
8	Commitment charges will be levied on quarterly basis on unutilized portion of Cash-Credit /ODS and will be levied where the utilization is below 50% of the sanctioned limit for borrowers enjoying Cash-credit/ODS limits above Rs.300 lacs or on case-to-case basis as per terms of sanction. (ODS against LIPs/KVPs/NSCs/Mutual Funds/Shares/any other Govt Security will not attract commitment charges)	0.50%
9	Prepayment/Foreclosure Charges will be charged on funded exposure (Sanctioned Working Capital limits and Outstanding amount of Term Loans including undisbursed portion) for takeover by any Financial Institution/Bank/Credit Society/NBFC.	4.00% (one time)
10	Non-compliance with respect to Security creation (mortgage/registration of charges with relevant authorities)	2.00%
11	Financial covenants stipulated in sanction letter, If any on case-to-case basis (0.25% per covenant)	2.00% (maximum)
12	Penal charges in case of any other irregularities noticed during the currency of credit facilities sanctioned to the applicant.	2.00%

For All Retail Advances w.e.f. 01.04.2024

1. Schedule of Standard Login Fee –

Name of Product	Login Charges + GST
All Retail Loans (Except Personal Loans, Gold, ODD and Staff Loans.)	Rs.1,000/- + GST
Renewal of facility and other request application pertaining to above mentioned retail products	Rs.250/- + GST

2. Schedule of Standard Processing Charges –

Sr. No.	Name of Product	Processing Charges + GST
1	Housing Loan (Priority / Non-Priority/NRI Housing/Flexi Housing)	0.80% of Loan amount + GST
2	House Top-up	0.15% of Loan Amount + GST
3	House Mortgage Loan	0.80% of Loan amount + GST
4	Auto Loan / NRI Auto Loan	0.50% of Loan Amount + GST
5	Green Car Loan	0.25% of Loan Amount + GST
6	Two Wheeler Loan	0.25% of Loan Amount + GST
7	Education Loan	0.50% of Loan Amount + GST



8	Education Loan EWS	a.NIL for studies in India b. 1% of Loan Amount + GST for studies in abroad (Min. Rs.1000/-+ GST) Whichever is Higher
9	Professional Term Loan	0.25% of Loan Amount + GST
10	Sanjeevani Cash Credit	0.50% of Loan Amount + GST For Renewal 0.10% of Loan Amount + GST (Min. Rs.1000/- + GST) Whichever is Higher
11	Personal Loan/ Consumer Finance Loan/ Travel Loan/	1.00% of Loan Amount + GST (Min.1000/- +GST) Whichever is Higher
12	Loans against LIP/NSC/KVP	0.25% of Loan amount or Rs500/- whichever is higher + GST (Maximum Rs.2500/- + GST)
13	Liquidity Support Scheme	0.50% of Loan Amount + GST
14	TJSB-Support Scheme	Rs.500/- + GST
15	Saur-Shakti Loan	Rs.750/- + GST

3. Schedule of Standard Charges for non-compliance of Material Terms and Conditions

Sr. No.	Particulars	Penal Charges p.a. (%) + GST as applicable
1	Instalment/Interest of Loans remaining Overdue	2.00%
2	Non-compliance with respect to title	2.00%
3	Non-compliance with respect to Security Charge creation (Mortgage/registration of charges with relevant authorities)	2.00%
4	Non-Renewal of Working Capital limits within one month from due date and / or Non-submission of Audited Financial Statements (Where ever applicable)	2.00%
5	Overdrawing in cash credit / overdraft account	2.00%
6	Prepayment/Foreclosure Charges will be charged on Funded Exposure (Sanction limit of Working Capital in the form of CC/ODS and Outstanding amount of Term Loans including Undisbursed portion) for takeover by any Financial Institution/Bank/Credit Society/NBFC.	4.00% (One Time)

