

Revision in Processing & other service charges w.e.f. 01.10.2011

I. Proposal processing charges

Category	Existing charges		Revised charges w.e.f.01.10.2011	
	<u>New limit & Enhanced portion in case of enhancement</u>	<u>Renewal of existing limit & existing limit portion in enhancement</u>	<u>New limit & Enhanced portion in case of enhancement</u>	<u>Renewal of existing limit & existing limit portion in enhancement</u>
Proposal processing charges (Inland & Foreign) including scheme loans except TMB-IPO Loan. (For Consortium / Loans under Syndication, the processing charges should be collected as per the Consortium decision and the same should be incorporated in the proposal itself)	<u>Fund Based & Non-Fund Based Limit:-</u> <u>Term Loan:-</u> 1.00% of Limit sanctioned without any maximum cap. <u>Fund Based Working capital & Non-fund based limit:-</u> 0.50% of the limit sanctioned without any maximum cap.	<u>Fund Based & Non-Fund Based Limit:-</u> 0.25% of the limit sanctioned without any maximum cap.	No Change	No Change
Collection of proposal processing charges	<u>In two stages:-</u> 50% - At the time of appraisal of the proposal. 50% - At the time of execution of documents.	100% at the time of appraisal of the proposal.	No Change	No Change
Processing charges for TMB-IPO	<u>Public-</u> Flat rate of Rs.250/- per IPO loan irrespective of loan amount. <u>Staff:-</u> Nil		No Change	
For Adhoc / Temporary / One time / Seasonal limits (placing as separate requests)	0.50% of the limit sanctioned without maximum cap (To be collected on pro-rata basis. Fraction of months should be rounded up as one month) (To be collected – 100% at the time of issuing sanction letter)	Not Applicable	No Change	No Change
Time extension for adhoc / Temporary / One time / Seasonal limits	-do-	-do-	No Change	No Change

II. Commission for Bank Guarantee and Inland Letter of Credit:

Category	Existing charges	Revised charges (w.e.f.01.10.2011)
Bank Guarantee & Inland Letter of Credit	(i) 3.00 % of the guarantee amount / ILC per year + ` 1,000.00 per guarantee / ILC	(i) 2.50 % p.a. of the guarantee amount / ILC + ` 1000 per guarantee / ILC.
	(ii) If secured by 100% deposit, fixed charges of ` 1,000.00 + 0.75% of the guarantee amount per annum is to be levied.	(ii) If secured by 100% deposit: <u>For Guarantee / ILC up to `10,000/-</u> 0.60% p.a. (performance guarantee) + ` 100 per Guarantee/ILC. 0.75% (Financial Guarantee / ILC) + ` 100 per Guarantee/ILC. <u>For Guarantee / ILC above ` 10,000 and upto ` 1,00,000/-</u> 0.60% p.a. (performance guarantee) + ` 500 per Guarantee/ILC. 0.75% (Financial Guarantee / ILC) + ` 500 per Guarantee/ILC. <u>For Guarantee / ILC above `1,00,000</u> 0.60% p.a. (performance guarantee) + ` 1000 per Guarantee/ILC. 0.75% (Financial Guarantee / ILC) + ` 1000 per Guarantee/ILC.

III.Pre-payment Charges: (No Change in the existing structure)

Pre-payment charges	<p><u>In case of takeover by another bank:-</u></p> <p>In case of Term Loan, prepayment penalty of 2.00% of the outstanding amount at the time of takeover by another bank is to be levied.</p> <p>In case of working capital limits, pre payment penalty of 0.50% of the limit or outstanding whichever is higher to be levied at the time of takeover by another bank.</p> <p><u>No prepayment charges will be levied in the following case:-</u></p> <p>For closure of term loan and working capital by the borrower from their own sources of funds unless any specific period is stipulated in the sanction that no preclosure is allowed till that time.</p>
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IV.Cheque Purchase (Inland)

No change in the existing charges as shown below:

Cheque Purchase (Inland)	<p><u>For outstation cheques:-</u></p> <p>Minimum of 55 paise per Rs.100/- with the minimum of ` 10/- per instrument + Actual postal charges (If the instrument is not realized within 7 days, Overdue interest from the eighth day will be collected as per interest rate applicable for "Advances not otherwise specified"</p> <p>(Presently : BR+9.00% or PLR+3.50%, i.e., 19.75%)</p>
	<p><u>For Local Cheques (including clearing)</u></p> <p>Minimum of 11 paise per day per Rs.100/- if the realization takes place on the same day or next day. If the realization takes place beyond 2 days on account of intervening holidays, commission should be charged proportionately for the excess period.</p>

V.Commitment Charges : (withdrawn w.e.f. 01.10.2011)

Existing	Revised (w.e.f.01.10.2011)
<p>At the rate of 0.25% per annum on undrawn balance of any fund based advances of above ` 2.00 crore, provided the extent of such undrawn balance is in excess of 25% of the sanctioned limit.</p> <p><u>Exemption:-</u></p> <p>Advances which are classified as Special Mention Accounts and Non-performing Loans and Advances.</p> <p><u>Condition:-</u></p> <p>To be collected at the time of review of account in case of working capital limits and at the time of annual closing in case of Term Loans / Demand Loans.</p>	Nil

VI.Charges for modification in terms and conditions of Original Sanction :**With drawn w.e.f. 01.10.2011**

Quantum of credit limit	Existing	Revised (w.e.f.01.10.2011)
Upto `5.00 lac	Nil	Nil
Above ` 5.00 lac & upto `25.00 lac	`2,000/- per request	
Above ` 25.00 lac & upto `100.00 lac	` 4,000/- per request	
Above `.100.00 lac	` 6,000/- per request	

VII. Godown verification charges :

Existing		Revised (for the financial year 2011-12)	
Below ` 25.00 lakhs	Rs` 2,500	Up to ` .2.00 lakhs.	NIL
Above ` .25.00 lakhs & upto ` .1.00 crore	Rs` 5,000	Above ` 2.00 lakhs & upto ` 25.00 lakhs	R` 2,000 per annum
Above ` 1.00 crore	R` 10,000	Above ` 25.00 lakhs& upto ` 1.00 crore	Rs` 3,000 per annum
		Above ` 1.00 crore & upto ` 5.00 crores	Rs` 5,000 per annum
		Above ` 5.00 crores	Rs` 10,000 per annum

VIII. Documentation Charges :

Existing		Revised w.e.f. 01.10.2011	
For regular limits only (Fund based & Non fund based)		For regular <u>fresh and enhancement</u> limits / adhoc and one time limits (Fund based & Non fund based)	
(i)Up to ` 5.00 lakh	NIL	(i)Up to R`.25.00 lakh	NIL
(ii)Above ` .5.00 lakh and below ` 1.00 crore		(ii)Above ` .25.00 lakh and upto ` 1.00 crore	R` 1,500
i. For fresh credit limits	R` 1,500		
ii. For renewal / enhancement	Rs` 750		
(iii) Rs` 1.00 crore and above		(iii)Above Rs.1.00 crore	Rs` 10,000
i. For fresh credit limits	Rs` 10,000	For renewals (irrespective of amount)	NIL
ii. For renewal / enhancement	Rs` 2,500		

IX. Handling charges for jewel loan (General and Agriculture purpose):- (No change)

Upto ` 25,000/-	Nil
Above ` .25,000/-	0.15% of Jewel Loan amount for the loan exceeding Rs.25000/- Minimum ` 25/- and maximum ` 300/- for each loan (To be collected at the time of closure of loan)