

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 & NonFund 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 TMBIPO	<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: (with effective from 05/08/2022)

Pre-payment charges	<p>In case of takeover by another bank/financial Institutions: (for all schemes and non-schemes loans)</p> <p>In case of Term loan, prepayment penalty of 3.00% of the outstanding amount at the time of takeover by another bank is to be levied.</p> <p>In case of working capital limits, prepayment penalty of 2.00% of the limit or outstanding whichever is higher to be levied at the time of takeover by another bank/Financial Institutions.</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 pre-closure 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)	<u>For outstation cheques:-</u> 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" (Presently : BR+9.00% or PLR+3.50%, i.e., 19.75%)
	<u>For Local Cheques (including clearing)</u> 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.

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> Advances which are classified as Special Mention Accounts and Non-performing Loans and Advances.</p> <p><u>Condition:-</u> 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)