

Annexure - I
SCHEDULE OF CHARGES
Agriculture (PSL & NPSL) sanctioned by RBG Branches

Notes:

1. All charges are exclusive of GST/other Government levies and these have to be collected separately.
2. Trade Finance charges are to be levied as per the Schedule of Charges (SOC) of Trade Finance Department.
3. While conveying sanction to the customers, borrower's signature to be obtained on a copy of the SOC.
4. Branches should incorporate a clause in the sanction letter that the Bank will have the right to revise the charges for various services.
5. The SoC will not apply for accounts sourced through Corporate BC Channel. Charges, if any, will be applicable as per the terms & conditions approved by the competent authorities /committees.
6. The SOC will not apply for accounts sourced through Corporate BC Channel. Charges, if any, will be applicable as per the terms & conditions approved by the BC/BF Committee.
7. *Effective date of revised SoC of Agriculture (Annexure-I) will be one month from the date of issuance of this circular for all existing customers and from date of circular for all the new customers.*

ANY CHARGES, IF MENTIONED IN THE PRODUCT PAPERS /GUIDELINES WILL SUPERCEDE THE SOC

(Upfront/Processing/Documentation & Other charges)

1	<u>Upfront Fee/Processing Fee for Term Loan</u>	
	Upto ₹. 50000	Nil
	> ₹.50001- ₹. 3 lakh	0.50% (Min : ₹. 250/-)
	> ₹. 3 lakh – ₹.10 lakh	0.75% (Min : ₹. 2250)
	Above ₹.10 lakh -	1% (Min : ₹. 5000)

2

Processing Fee (PF) for Working Capital Advances - Fund Based and Non-Fund Based

	New and Enhancement (only on enhanced portion), excluding Renewals	Renewals
Upto ₹. 50,000/-	Nil	Nil
> ₹.50000 to ₹. 3 Lakh	0.50% (Min ₹. 250/-)	50% of the applicable charges for New/ Enhancement proposals.
₹. 3 Lakh to ₹. 10 Lakh	0.50% (Min ₹. 1500/-)	50% of the applicable charges for New/Enhancement proposals.
Above ₹. 10 Lakhs	0.5% (Min ₹. 5000/-)	50% of the applicable charges for New/Enhancement proposals.
Adhoc limit	0.50% of the adhoc limit on pro-rata basis	0.75% of the adhoc limit on pro-rata basis.

- *Pro-rata processing fee to be charged during the non-renewed period.*

Processing Fee (PF) for Stand-alone LCBD facility

Upto ₹. 50,000/-	Nil
> ₹.50000 - Upto ₹. 5 lakh	0.25% (Min ₹. 500/-)
> ₹. 5 lakh	0.25% (Min ₹. 1250/-, Max ₹. 1 lakh)

Processing Fee (PF) should not be collected, in case of:

i.	WCTL/ FITL in respect of sick units under rehabilitation scheme.
ii.	Accounts restructured under MSME Debt Restructuring scheme
iii.	No restructuring fee should be charged, if it is on account of natural calamities.

3	<u>Gold loan Processing Charges</u> <table border="1" data-bbox="344 253 1406 409"> <tr> <td>Up to ₹ 50,000/-</td><td>Nil</td></tr> <tr> <td>Above ₹ 50,000/-</td><td>0.20% of sanctioned amount with a minimum of ₹ 250/-</td></tr> </table>	Up to ₹ 50,000/-	Nil	Above ₹ 50,000/-	0.20% of sanctioned amount with a minimum of ₹ 250/-				
Up to ₹ 50,000/-	Nil								
Above ₹ 50,000/-	0.20% of sanctioned amount with a minimum of ₹ 250/-								
4	<u>Kisan Credit Card Processing Charges for Fresh sanction as well as Annual Review</u> <table border="1" data-bbox="344 551 1401 846"> <tr> <td>Up to ₹ 50,000/-</td><td>Nil</td></tr> <tr> <td>> ₹. 50,000/- - ₹ 3 lakh</td><td>0.15% (Minimum ₹ 200/-)</td></tr> <tr> <td>Above ₹ 3 lakh</td><td>0.25% (Minimum ₹ 1,000/-)</td></tr> <tr> <td colspan="2">Processing charges to be recovered on the basis of Maximum Drawing Limit (and not on Maximum Permissible Limit) for each year.</td></tr> </table>	Up to ₹ 50,000/-	Nil	> ₹. 50,000/- - ₹ 3 lakh	0.15% (Minimum ₹ 200/-)	Above ₹ 3 lakh	0.25% (Minimum ₹ 1,000/-)	Processing charges to be recovered on the basis of Maximum Drawing Limit (and not on Maximum Permissible Limit) for each year.	
Up to ₹ 50,000/-	Nil								
> ₹. 50,000/- - ₹ 3 lakh	0.15% (Minimum ₹ 200/-)								
Above ₹ 3 lakh	0.25% (Minimum ₹ 1,000/-)								
Processing charges to be recovered on the basis of Maximum Drawing Limit (and not on Maximum Permissible Limit) for each year.									
5	<u>Prepayment Charges (for Term Loan & WC excluding NFB limit)</u> <table border="1" data-bbox="336 907 1461 1104"> <tr> <td>• If from own sources:</td><td>NIL</td></tr> <tr> <td>• If by way of takeover by other Banks / FIs:</td><td>2% of loan outstanding on TL and 2% of sanctioned limit of WCL or Outstanding whichever is higher (excluding NFB limit)</td></tr> </table> <p>a) No pre-payment charges will be levied for all Floating Rate Term Loans to Individuals including takeover of loans by other FIs/Banks. Individual borrower means natural persons in their individual capacity and not as proprietors or partners of a firm.</p> <p>b) No prepayment charges to be levied to Micro & Small Enterprises (MSEs) on fixed rate loans upto ₹50 lakh, either classified as MSME or PSL Agri.</p>	• If from own sources:	NIL	• If by way of takeover by other Banks / FIs:	2% of loan outstanding on TL and 2% of sanctioned limit of WCL or Outstanding whichever is higher (excluding NFB limit)				
• If from own sources:	NIL								
• If by way of takeover by other Banks / FIs:	2% of loan outstanding on TL and 2% of sanctioned limit of WCL or Outstanding whichever is higher (excluding NFB limit)								
6	<u>Documentation charges</u> <table border="1" data-bbox="344 1473 1461 1821"> <tr> <td>Upto ₹. 50,000/-</td><td>NIL</td></tr> <tr> <td>> ₹.50,000 – ₹.10 lakh</td><td>0.20%, (Minimum ₹. 250/-)</td></tr> <tr> <td>Above ₹.10 lakh</td><td>0.15%, (Min ₹.500/- Max : ₹.25000/-) (No documentation charges to be levied for Gold loans, Loan against Warehouse receipts and Government sponsored schemes.)</td></tr> </table>	Upto ₹. 50,000/-	NIL	> ₹.50,000 – ₹.10 lakh	0.20%, (Minimum ₹. 250/-)	Above ₹.10 lakh	0.15%, (Min ₹.500/- Max : ₹.25000/-) (No documentation charges to be levied for Gold loans, Loan against Warehouse receipts and Government sponsored schemes.)		
Upto ₹. 50,000/-	NIL								
> ₹.50,000 – ₹.10 lakh	0.20%, (Minimum ₹. 250/-)								
Above ₹.10 lakh	0.15%, (Min ₹.500/- Max : ₹.25000/-) (No documentation charges to be levied for Gold loans, Loan against Warehouse receipts and Government sponsored schemes.)								

	<u>Notes:</u>		
	1	For Review / Renewal case (without enhancement)	Documentation charges need not be levied
	2	For Renewal- cum- enhancement cases	Documentation charges to be levied on enhanced portion as per the above schedule
	3	Stamp duty & other charges to be borne by the borrower separately	
7	<u>No dues Certificate</u>		
	1 st copy	Nil	
	2 nd Copy	₹. 100 per certificate	
8	<u>Balance Confirmation Certificate</u>		
	1 st copy	No charges	
	2 nd copy	₹. 100 per certificate	
9	<u>Interest Certificate</u>		
	1 st copy	No charges	
	2 nd copy	₹. 100 per certificate	
10	<u>Charges for providing Credit Report:</u>		
	At request of Bank/FI	No charges	
	At request of Customer	₹. 1000 per occasion	
11	<u>Charges for Revalidation of Sanction:</u>		
	For credit limits upto ₹. 50,000/-	NIL	
	For credit limits > ₹. 50000 to ₹ 5 lakh/-	0.25% of the limit. Minimum	₹. 250/-
	For credit limits > ₹. 5 lakh- to ₹. 10 lakh	0.25% of the limit. Maximum	₹. 1,500/-
	For credit limits above ₹. 10 lakh	0.25% of the limit. Maximum	₹ 50,000/-

12	<u>Enquiries/copy of past transactions</u>	
	Record up to 3 months old	₹. 100/-
	Beyond 3 months	₹. 50 per record/entry, minimum – ₹. 300/- per occasion.
13	<u>Statement of Account including Closed Accounts (statement of account to be provided free of cost in the first instance during a month):</u> ₹. 20/- per page, minimum ₹. 200/- per occasion	
14	<u>Inspection Charges:</u>	
	Limits Up to and inclusive of ₹.50000/-	NIL
	Limits above ₹.50001/- & upto ₹.2 lakh	₹.250/-
	Limits above ₹.2 lakh & upto ₹.10 lakh	₹.500/-
	Limits above ₹.10 lakh & upto ₹.50 lakh	₹.1000/-
	Limits above ₹.50 lakh & upto ₹.100 lakh	₹.1500/-
	Limits above ₹.100 lakh & upto ₹.500 lakh	₹.2500/-
	Limits above ₹.500 lakh	₹.3000/-
	WHR Godown inspection – Upto ₹.50 lakh	To be collected in advance on quarterly basis @ 750 per quarter or part thereof (rounded off to one quarter)
	WHR Godown inspection – Above ₹.50 lakh	To be collected in advance on quarterly basis @ 1500 per quarter or part thereof (rounded off to one quarter)
15	<u>Solvency Certificate Charges</u>	
	<u>Amount of Solvency Certificate</u>	<u>Charges</u>
	Upto ₹. 5 lakh	₹.3000/-
	Above ₹.5 lakh upto ₹.10 lakh	₹. 5,000/-
	Above ₹ 10 lakh & up to ₹ 200 lakh	0.20% of the amount with a minimum of ₹.5,000/- and maximum of ₹ 15,000/-
	Above ₹ 200 lakh	0.10% of the amount with maximum ₹ 50,000/-

16	<u>Non-submission of stock statement/ OIS, wherever applicable</u> <i>As per bank's extant guidelines issued from time to time. At present 2% on O/s balance for the period till submission/ rectification.</i>										
17	<u>Non-submission of annual report within 3 months of the audited balance sheet</u> <table><tr><td>Within 3 month from closure of Financial Year</td><td>Nil</td></tr><tr><td><u>Above 3 months</u></td><td></td></tr><tr><td>Up to Sanctioned limit of ₹. 25 Lakhs</td><td>₹.2500/-</td></tr><tr><td>Above sanctioned limit of ₹. 25 Lakhs</td><td>₹.5,000/- per quarter, or part thereof</td></tr></table>			Within 3 month from closure of Financial Year	Nil	<u>Above 3 months</u>		Up to Sanctioned limit of ₹. 25 Lakhs	₹.2500/-	Above sanctioned limit of ₹. 25 Lakhs	₹.5,000/- per quarter, or part thereof
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18	<u>Substitution of Securities:</u> <table><tr><td>Up to ₹ 100 lakh</td><td>₹.5000/- at the time of each substitution of security.</td></tr><tr><td>Above ₹.100 lakh to ₹. 1000 lakh</td><td>₹.15,000/- at the time of each substitution of security.</td></tr><tr><td>Above ₹.1000 lakh</td><td>₹. 25,000/- at the time of each substitution of security.</td></tr><tr><td colspan="2">(Legal & other charges to be collected extra)</td></tr></table>			Up to ₹ 100 lakh	₹.5000/- at the time of each substitution of security.	Above ₹.100 lakh to ₹. 1000 lakh	₹.15,000/- at the time of each substitution of security.	Above ₹.1000 lakh	₹. 25,000/- at the time of each substitution of security.	(Legal & other charges to be collected extra)	
Up to ₹ 100 lakh	₹.5000/- at the time of each substitution of security.										
Above ₹.100 lakh to ₹. 1000 lakh	₹.15,000/- at the time of each substitution of security.										
Above ₹.1000 lakh	₹. 25,000/- at the time of each substitution of security.										
(Legal & other charges to be collected extra)											
19	<u>Locker charges for unclaimed Gold security</u> (to be charged 30 days from the date of repayment of Gold loan) <table><tr><th>Branch category A</th><th>Branch category B</th><th>Branch category C</th></tr><tr><td>₹. 1000 per quarter</td><td>₹. 750 per quarter</td><td>₹. 500 per quarter</td></tr></table> <p><i>* BH can waive it in deserving cases.</i></p>			Branch category A	Branch category B	Branch category C	₹. 1000 per quarter	₹. 750 per quarter	₹. 500 per quarter		
Branch category A	Branch category B	Branch category C									
₹. 1000 per quarter	₹. 750 per quarter	₹. 500 per quarter									
20	<u>Charges for Valuation of Primary/Collateral Security:</u> At actuals. Calculated at reasonable rates and shall not be linked to loan amount or value of property.										
21	<u>Charges for Investigation of Title to properties offered as Security (Primary / Collateral:</u> At actuals. Calculated at reasonable rates and shall not be linked to loan amount or value of property.										
22	<u>Charges for generating CMR and CIR Report</u> <i>₹650/- plus applicable taxes or as indicated in CIBIL & CMR Guidelines Circular.</i>										

23	<p><u>Due Diligence Charges</u></p> <p><i>₹80/- for individual borrowers and ₹1450/- for non-individual borrowers per instance or as revised from time to time (To be recovered along with processing fees at the time of sanction of fresh/ renewal of limits) as per Circular no. IDBI Bank/2022-23/258/RBG/PSG/105 dated August 11, 2022.</i></p>																
24	<p><u>All out-of Pocket Expenses:</u> At actuals. To be charged at reasonable rates as prevalent in the city / local practices and shall not be linked to loan amount or value of property.(Example: expenses incurred by the Bank on behalf of borrower like ROC charges, Registration of lien, vetting, valuation, Title Search of immovable property, other Legal expenses etc.)</p> <p><i>However, out-of-pocket expenses are not applicable for priority sector loans up to ₹50,000 (including payments made to service providers). Further, the amount of ₹50,000 threshold is to be reckoned as per individual loan exposure.</i></p>																
25	<p><u>Rupay Cards</u></p> <table border="1"> <thead> <tr> <th>Description</th><th>Charges</th></tr> </thead> <tbody> <tr> <td>Annual Fee</td><td>₹ 220/- + Applicable Service Tax, (Second year onwards)</td></tr> <tr> <td>Add-on-Card</td><td>₹ 220/- + Applicable Service Tax</td></tr> <tr> <td>Replacement (Lost/Stolen)</td><td>₹ 220/- + Applicable Service Tax</td></tr> <tr> <td>IDBI Bank ATM Financial Transactions</td><td>First 6 transactions fee for all cities, thereafter ₹.21 for per transaction</td></tr> <tr> <td>IDBI Bank ATM Non-Financial Transactions</td><td>Free</td></tr> <tr> <td>Other Bank ATM</td><td>3 transactions (both Financial and Non-Financial) Free at 6 metro locations and 5 transactions (both Financial and Non-Financial) per month at all other locations. Financial ₹ 21 for per transaction & Non-Financial ₹ 8 per Transaction.</td></tr> <tr> <td>International Transactions</td><td>Financial ₹140 for per transaction & Non-Financial ₹30 per Transaction</td></tr> </tbody> </table> <p><u>Note:</u> Charges will be applicable as per SOF and subsequent changes on time to time.</p>	Description	Charges	Annual Fee	₹ 220/- + Applicable Service Tax, (Second year onwards)	Add-on-Card	₹ 220/- + Applicable Service Tax	Replacement (Lost/Stolen)	₹ 220/- + Applicable Service Tax	IDBI Bank ATM Financial Transactions	First 6 transactions fee for all cities, thereafter ₹.21 for per transaction	IDBI Bank ATM Non-Financial Transactions	Free	Other Bank ATM	3 transactions (both Financial and Non-Financial) Free at 6 metro locations and 5 transactions (both Financial and Non-Financial) per month at all other locations. Financial ₹ 21 for per transaction & Non-Financial ₹ 8 per Transaction.	International Transactions	Financial ₹140 for per transaction & Non-Financial ₹30 per Transaction
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International Transactions	Financial ₹140 for per transaction & Non-Financial ₹30 per Transaction																

26	<p><u>Charges for Copying Document :</u></p> <table><tr><td>Charges if copy of documents is for submission to any statutory authority, if sought by customer</td><td>₹1250 + Actual photocopying charges</td></tr></table>	Charges if copy of documents is for submission to any statutory authority, if sought by customer	₹1250 + Actual photocopying charges													
Charges if copy of documents is for submission to any statutory authority, if sought by customer	₹1250 + Actual photocopying charges															
27	<p><u>Annual review charges for Agri TL</u></p> <table><tr><td>1</td><td>Up to ₹.50000</td><td>a. NIL</td></tr><tr><td>2</td><td>Above ₹50000 and upto ₹2 lakh</td><td>b. ₹500</td></tr><tr><td>3</td><td>Above ₹2 lakh and upto ₹5 lakh</td><td>c. ₹1000</td></tr><tr><td>4</td><td>Above ₹5 lakh and upto ₹10 lakh</td><td>d. ₹2000</td></tr><tr><td>5</td><td>Above ₹10 lakh</td><td>e. 0.10 % of outstanding (Min ₹2000), Max ₹50,000)</td></tr></table>	1	Up to ₹.50000	a. NIL	2	Above ₹50000 and upto ₹2 lakh	b. ₹500	3	Above ₹2 lakh and upto ₹5 lakh	c. ₹1000	4	Above ₹5 lakh and upto ₹10 lakh	d. ₹2000	5	Above ₹10 lakh	e. 0.10 % of outstanding (Min ₹2000), Max ₹50,000)
1	Up to ₹.50000	a. NIL														
2	Above ₹50000 and upto ₹2 lakh	b. ₹500														
3	Above ₹2 lakh and upto ₹5 lakh	c. ₹1000														
4	Above ₹5 lakh and upto ₹10 lakh	d. ₹2000														
5	Above ₹10 lakh	e. 0.10 % of outstanding (Min ₹2000), Max ₹50,000)														
28.	<p><u>A) Guidelines for collecting Processing Fee/ Upfront Fee:</u></p> <p>i. Processing Fee should be collected at the time of initial processing of the proposal, as also at each renewal / enhancement of limit. In case of extension, pro-rata Processing Fee for the extended period to be collected at the time of extension.</p> <p>ii. Processing Fee (PF)/Upfront Fee (UF) should be preferably collected upfront.</p> <p>iii. The amount of PF so collected shall not be refunded if the facility is sanctioned but the borrower fails to avail the loan/limit sanctioned. The refund in exceptional cases needs approval as per the Delegation of Power (DoP).</p> <p><u>B) Guidelines for extending concession in service charges:</u></p> <p>i. While extending concession in service charges, commission etc., various authorities should make judicious use of their powers and be selective in exercising discretion and extending concession to any borrower. Also, such concessions shall be extended taking into account the rating of account and other spin off business benefits accruing to the Bank. Normally, such waivers should be restricted upto one year and thereafter continuation should be subject to review.</p> <p>ii. Any concession permitted by various authorities should be mentioned in the Control Reporting system for exercise of Delegations of Power and should be submitted to next higher authorities for noting</p>															

Annexure - II
Schedule of Charges or transaction based facility
for Agri/MSME Accounts (SYSTEM GENERATED)

S.N.	Nature of transaction	Charges																				
1	Cash Withdrawal - Self and Third Party	Free																				
2	Fund Transfer - Cheque/ account to account transfer at Non-Home Branch	Free																				
3	Cheque collection (Branch/Non Branch Locations)	<div>Free</div> <table><tr><th>Slab</th><th>Charge(₹) (Exclusive of Service Tax)</th></tr><tr><td><=5000</td><td>25</td></tr><tr><td>>5000- 10,000</td><td>50</td></tr><tr><td>>10,000 – 1,00,000</td><td>100</td></tr><tr><td>>1,00,000</td><td>250</td></tr></table> <table><tr><th>Slab</th><th>Charge(₹) (Exclusive of Service Tax)</th></tr><tr><td><=5000</td><td>25</td></tr><tr><td>>5000- 10,000</td><td>50</td></tr><tr><td>>10,000 – 1,00,000</td><td>100</td></tr><tr><td>>1,00,000</td><td>250</td></tr></table>	Slab	Charge(₹) (Exclusive of Service Tax)	<=5000	25	>5000- 10,000	50	>10,000 – 1,00,000	100	>1,00,000	250	Slab	Charge(₹) (Exclusive of Service Tax)	<=5000	25	>5000- 10,000	50	>10,000 – 1,00,000	100	>1,00,000	250
	Slab		Charge(₹) (Exclusive of Service Tax)																			
	<=5000		25																			
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	>10,000 – 1,00,000		100																			
	>1,00,000		250																			
	Slab		Charge(₹) (Exclusive of Service Tax)																			
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	>1,00,000		250																			
	Local																					
Inward outstation cheque collection charges																						
Outward outstation cheque collection charges																						
4	Foreign Currency Inward / Outward Remittances / Certificate	As per Trade Finance Guidelines																				
5	DD/PO/Omni pay Cancellation	₹ 100/- per instrument																				
6	Cheque Stop Payment instructions	Per leaf	₹ 100/-																			
		For a Range	₹ 200																			
7	A/c closure charges	Nil																				
8	Setting up of Standing Instructions	₹ 50/- (per instances)																				
9	Standing Instructions rejection/failure	₹ 225/- (per instance)																				

10	ECS / Cheque - Issued and Returned	<u>Inward Cheque Return Charges (Financial Reason)</u> <table><tr><td>Slab (₹)</td><td>Up to 2nd instance per quarter</td><td>Beyond 2nd instance per quarter</td></tr><tr><td>Up to 10,000</td><td>₹ 250</td><td>₹ 500</td></tr><tr><td>10,001 to 25 lakh</td><td>₹ 500</td><td>₹ 750</td></tr><tr><td>Beyond 25 lakh</td><td>₹ 1,000</td><td>₹ 1,500</td></tr></table> ECS/NACH Return :- ₹ 500		Slab (₹)	Up to 2 nd instance per quarter	Beyond 2 nd instance per quarter	Up to 10,000	₹ 250	₹ 500	10,001 to 25 lakh	₹ 500	₹ 750	Beyond 25 lakh	₹ 1,000	₹ 1,500
Slab (₹)	Up to 2 nd instance per quarter	Beyond 2 nd instance per quarter													
Up to 10,000	₹ 250	₹ 500													
10,001 to 25 lakh	₹ 500	₹ 750													
Beyond 25 lakh	₹ 1,000	₹ 1,500													
11	Cheque deposited and returned	<table><tr><td>Up to ₹ 1 lakh</td><td>₹ 150</td></tr><tr><td>Beyond ₹ 1 lakh</td><td>₹ 250</td></tr></table>		Up to ₹ 1 lakh	₹ 150	Beyond ₹ 1 lakh	₹ 250								
Up to ₹ 1 lakh	₹ 150														
Beyond ₹ 1 lakh	₹ 250														
12	Arranged / Unarranged Overdraft / Cheque Purchase (Subject to Approval)	<table><tr><td>Per Occasion (A)</td><td>₹ 115/- (To be collected by Branch Manually)</td></tr><tr><td>Interest (B)</td><td>18.75% (auto collection)</td></tr></table>		Per Occasion (A)	₹ 115/- (To be collected by Branch Manually)	Interest (B)	18.75% (auto collection)								
Per Occasion (A)	₹ 115/- (To be collected by Branch Manually)														
Interest (B)	18.75% (auto collection)														
13	Home Banking Facility	Cash Delivery & Pick Up	As per Schedule of Charge (SOC) for CDP Service												
14	IMPS through Net Banking, Mobile & Branch Channel	Amount (₹)	Charge (₹)												
		Upto ₹ 1,000/-	Nil												
		₹1,001 to 1,00,000/-	₹ 5/-												
		Greater than ₹ 1,00,000/-	₹ 15/-												
15	NEFT (Not applicable for Net Banking)	<table><tr><td>Upto ₹ 10000</td><td>₹ 2.5</td></tr><tr><td>₹ 10,001 to ₹ 1,00,000</td><td>₹ 5/- per transaction</td></tr><tr><td>₹ 1,00,001 to ₹ 2 lakh</td><td>₹ 15/- per transaction</td></tr><tr><td>Above ₹ 2,00,001</td><td>₹ 25/- per transaction</td></tr></table>		Upto ₹ 10000	₹ 2.5	₹ 10,001 to ₹ 1,00,000	₹ 5/- per transaction	₹ 1,00,001 to ₹ 2 lakh	₹ 15/- per transaction	Above ₹ 2,00,001	₹ 25/- per transaction				
Upto ₹ 10000	₹ 2.5														
₹ 10,001 to ₹ 1,00,000	₹ 5/- per transaction														
₹ 1,00,001 to ₹ 2 lakh	₹ 15/- per transaction														
Above ₹ 2,00,001	₹ 25/- per transaction														
16	RTGS (Not applicable for Net Banking)	<table><tr><td>₹ 2 lakh to ₹ 5 lakh</td><td>Above ₹ 5 lakh</td></tr><tr><td>₹ 25/-</td><td>₹ 50/-</td></tr></table>		₹ 2 lakh to ₹ 5 lakh	Above ₹ 5 lakh	₹ 25/-	₹ 50/-								
₹ 2 lakh to ₹ 5 lakh	Above ₹ 5 lakh														
₹ 25/-	₹ 50/-														
17	Cheque leaves	50 leaves per quarter	Free												
		Above free limit	₹ 3/- per leaf												
18	DD/PO/Omni Pay	<table><tr><td>Slab</td><td>Charge</td></tr><tr><td>Up to ₹ 5,000</td><td>₹ 30</td></tr><tr><td>₹ 5,001 to ₹ 10,000</td><td>₹ 50</td></tr></table>		Slab	Charge	Up to ₹ 5,000	₹ 30	₹ 5,001 to ₹ 10,000	₹ 50						
Slab	Charge														
Up to ₹ 5,000	₹ 30														
₹ 5,001 to ₹ 10,000	₹ 50														

		Above ₹ 10,000	₹ 3 per thousand (Min: ₹ 50, Max: ₹ 10,000)
19	Cash Deposit Charges (Uniformly applicable to all branches) (Only for MSME)	Up to ₹1 lakh per day	Free
		Above ₹1 lakh	Cash handling charges at ₹1/- per ₹1000/- or part there of subject to minimum of ₹100/- and maximum of ₹5000/- per transaction.

Declaration: I/We have read / understood the Schedule of Charges (SOC) and terms and condition as applicable to the credit facility sanctioned to me/us and other operational aspects. I/We understand that the SOC & terms & condition may be revised by the Bank from time to time and it will be agreeable to me/us. I/We shall be responsible for regularly reviewing these terms, including the amendments that are posted on the website of the Bank/Notice Board of the Bank. I/We agree to pay charges as per the Bank Policy.

Signature(s)/ Thumb impression(s) of the account holder (With Seal and stamp)

Annexure III

List of charges to be treated as Penal Charges as guidelines on Fair Lending Practice - Penal Charges in Loan Accounts

Sr. No.	Penal charges
1	Overdue of Principal and Interest/ Non-Compliance of terms and conditions
2	Delayed/ non-creation of final security
3	Non-submission of Stock Statement / QIS, wherever applicable
4	Non-submission of Annual Report within 6 months of the Audited Balance Sheet
5	Commitment Charges on Working Capital
6	Non-Renewal of Insurance Policy.
7	Term Loans-Delayed Drawdown
8	Standing Instructions rejection/failure
8	ECS / Cheque - Issued and Returned
10	Cheque deposited and returned
11	Sanction limit expiry
12	Non-compliance of sanction terms and conditions

Annexure-IV

NOTICE TO BORROWERS

Fair Lending Practice- Penal Charges in Loan Accounts (wef April 01, 2024)

(In compliance with RBI guidelines issued on August 18, 2023 and subsequently on December 29, 2023 and January 15, 2024)

Pursuant to the Reserve Bank of India Guidelines, any penalty charged in case of default in repayment of principal and/or interest within due date and/or for non-compliance of material terms and conditions of the loan contract by the borrower will be treated as ‘**penal charges**’ and will not be levied in the form of compounding of interest on the loan accounts. There shall be no capitalization of penal charges i.e., no further interest computed on such charges. The penal charges are to be paid with applicable GST.

In view of the said guidelines, this is to notify all Borrowers that the penal charges, if any, levied in the loan account in case of default in repayment of principal and/or interest within due date and/or for non-compliance of any material terms and conditions of loan contract has to be paid by the borrower/ realized from borrower, within 7 days from the date of its levy in the account to avoid any further action and will be part of the total liability of the borrower to the Bank.

The details of various penal charges to be levied in loan accounts of Corporate Borrowers is as follows:

Terms & conditions	Penal Charges/ Rate (w.e.f. 01.04.2024) per annum
Overdue of Principal and Interest	2% on o/s balance for the period till submission/ rectification.
Sanction Limit Expiry	2% on o/s balance for the period till limits are reviewed/ renewed.
Delay in submission of stock and receivable statement	2% on o/s balance for the period till submission/ rectification.

Delay in submission of QIS/ FFR/ Quarterly statement	2% on o/s balance for the period till submission/ rectification.		
Delay in submission of annual report	Within 6 months from closure of Financial Year : Nil <u>Above 6 Months</u> Sanction Limit upto Rs. 25 lakh : Nil Sanction Limit above Rs. 25 Lakh : 5000/- per per quarter or part thereof.		
Non-renewal of insurance policy or inadequate insurance cover	1	Within 30 days (from the due date)	NIL
	2	Beyond 30 days and upto 60 days (from the due date)	₹1000/-
	3	Beyond 60 days and upto 90 days (from the due date)	₹2000/-
	4	Beyond 90 days (from the due date)	₹4000/-
Non-compliance of sanction terms and conditions	Maximum 2% on daily average outstanding (o/s balance) for the period till complied.		
EOD Trigger	2% on daily average outstanding (o/s balance) for the default period till compliance. (If stipulated in sanction terms)		

Please note:

- All GST and taxes will be applied over and above these service charges.
- Any deviation upwards or downwards from these rates will be at the discretion of the bank.
- Non-compliance of above terms and conditions within the timelines, penal charges may be levied into the account.
- All the charges are exclusive of applicable taxes from time to time.
- These service charges are subject to changes as per bank's policy from time to time.
- In addition, any other out of pocket expenses incurred by the Bank will be recovered at actual.
- All other contracted terms shall remain unchanged.
