

Annexure –I

SCHEDULE OF CHARGES
MSME (PSL & NPSL) sanctioned by RBG Branches
(Including Renewable Energy and Social Infrastructure)
(Effective June 7, 2024 for all customers)

(Upfront / Processing / Documentation and Other Charges)

<u>Upfront Fee / Processing Fee for Term Loan</u>		
Particulars	New Cases / Enhancement	Review
1	a. Up to ₹25000	a. Nil
	b. Above ₹25000 and upto ₹2 lakh	b. ₹500
	c. Above ₹2 lakh and upto ₹5 lakh	c. ₹1000
	d. Above ₹5 lakh and upto ₹10 lakh	d. 1% of the sanctioned amount
	e. Above ₹10 lakh and upto ₹100 lakh	e. 1% of the sanctioned amount
	f. Above ₹ 100 lakh	e. 0.10 % of outstanding (Min ₹2000)
		f. 0.10 % of Outstanding (Min ₹2000, Max ₹50,000)
<u>Processing Fee (PF) for Working Capital Advances – Fund Based and Non-Fund Based</u>		
*	PF for loans exceeding ₹5 lakh to be charged on the total loan amount.	
#	Pro-rata processing fee to be charged during the non-renewed/non-reviewed period	
Particulars	New Cases / Enhancement (only on enhanced portion)	Renewal / Review
2	a. Up to ₹5 lakh*	a. Nil
	b. Above ₹5 lakh#	b. 0.50% per annum of the sanctioned amount
	c. Adhoc limit	b. 0.25% per annum of the sanctioned amount
		c. NA
<u>Processing Fee (PF) for Stand-alone LCBD facility</u>		
3	a. Up to ₹5 lakh	a. Nil
	b. Above ₹5 lakh	b. 0.10% per annum of the sanctioned amount, subject to minimum of ₹1250/- and maximum of ₹25,000/-
<u>Prepayment Charges (for Term Loan and Working Capital excluding Non-fund Based Limit)</u>		
4	a. If from own sources	a. Nil

	b. If by way of takeover by other Banks / FIs	b. 2% of loan outstanding on TL and 2% of sanctioned limit of Working Capital (excluding Non-Fund based limit)
	c) 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.	
	d) No prepayment charges to be levied to Micro & Small Enterprises (MSEs) on fixed rate loans upto ₹50 lakh	
	e) No prepayment charges to be levied to Micro & Small Enterprises (MSEs) on floating rate loans irrespective of amount.	
	<u>Documentation Charges</u>	
	a. Up to ₹25000/-	a. Nil
	b. Above ₹25000/- & up to ₹5 lakh	b. 0.10% subject to minimum of ₹250/-
	c. Above ₹5 lakh	c. 0.10% subject to minimum of ₹500/- and maximum of ₹25000/-
5	<u>Notes:</u>	
	i. For Review / Renewal cases (without enhancement)	i. No documentation charges to be levied
	ii. For Renewal-cum-Enhancement cases	ii. Documentation charges to be levied on enhanced portion as per the above schedule
	iii. Stamp duty and other charges to be borne by the borrower on actual basis.	
	<u>No Dues Certificate</u>	
6	a. 1st copy	a. Nil
	b. 2nd copy onwards	b. ₹100 per certificate
7	<u>Lead Bank Charges (wherever applicable)</u>	
	0.30% of total Fund and Non-Fund based limits	
	<u>Balance Confirmation Certificate (requested by customer)</u>	
8	a. 1st copy	a. Nil
	b. 2nd copy onwards	b. ₹100 per certificate
	<u>Interest Certificate</u>	
9	a. 1st copy	a. Nil
	b. 2nd copy onwards	b. ₹100 per certificate
	<u>Charges for providing Credit Report</u>	
10	a. At the request of Bank/FI	a. Nil

	b. At the request of the Customer	b. ₹1000 per occasion
	<u>Charges for revalidation of sanction (for fresh sanctions and enhancements)</u>	
11	a. For credit limits up to ₹50000/-	a. Nil
	b. For credit limits above ₹50000/- and up to ₹5 lakh	b. 0.25% of the sanctioned limit subject to minimum of ₹250/-
	c. For credit limits above ₹5 lakh and up to ₹10 lakh	c. 0.25% of the sanctioned limit subject to maximum of ₹1500/-
	d. For credit limits above ₹10 lakh	d. 0.25% of the sanctioned limit subject to maximum of ₹50000/-
	<u>Enquiries / copy of past transactions</u>	
12	a. Record up to 3 months old	a. ₹50/-
	b. Beyond 3 months	b. ₹25/- per record / entry subject to minimum of ₹200/- per occasion.
13	<u>Statement of Account including Closed Accounts</u> <u>(statement of account to be provided free of cost in the first instance during a month)</u>	
	₹10/- per page subject to minimum ₹100/- per occasion.	
	<u>Inspection Charges (Applicable for WC,TL and Standalone TL)</u>	
14	a. Limits up to ₹25000/-	a. Nil
	b. Limits above ₹25000/- and up to ₹1 lakh	b. ₹125/- Charges per inspection over and above Actual tax / travel expenses incurred.
	c. Limits above ₹1 lakh and up to ₹5 lakh	c. ₹250/- Charges per inspection over and above Actual tax / travel expenses incurred.
	d. Limits above ₹5 lakh and up to ₹10 lakh	d. ₹500/- Charges per inspection over and above Actual tax / travel expenses incurred.
	e. Limits above ₹10 lakh and up to ₹25 lakh	e. ₹750/- Charges per inspection over and above Actual tax / travel expenses incurred.
	f. Limits above ₹25 lakh and up to ₹50 lakh	f. ₹1000/- Charges per inspection over and above Actual tax / travel expenses incurred.

	g. Limits above ₹50 lakh and up to ₹100 lakh	g. ₹1500/- Charges per inspection over and above Actual tax / travel expenses incurred.
	h. Limits above ₹100 lakh and up to ₹500 lakh	h. ₹2500/- Charges per inspection over and above Actual tax / travel expenses incurred.
	i. Limits above ₹500 lakh	i. ₹3000/- Charges per inspection over and above Actual tax / travel expenses incurred.
	<u>Solvency Certificate Charges</u>	
	Amount of Solvency Certificate	Charges
15	a. Up to ₹5 lakh	a. ₹1000/-
	b. Above ₹5 lakh and up to ₹10 lakh	b. ₹2000/-
	c. Above ₹10 lakh and up to ₹200 lakh	c. 0.20% of the amount subject to a maximum of ₹15000/-
	d. Above ₹200 lakh	d. 0.10% of the amount subject to a maximum of ₹50000/-
16	<u>Non-submission of Stock Statement / OIS, wherever applicable</u>	
	As per bank's extant guidelines issued from time to time. At present 2% on O/s balance for the period till submission/ rectification.	
	<u>Non-submission of Annual Report within 6 months of the Audited Balance Sheet</u>	
17	a. Within 6 months from closure of Financial Year	a. Nil
	b. <u>Above 6 months</u> i. Up to sanctioned limit of ₹25 lakh ii. Above sanctioned limit of ₹25 lakh	i. Nil. ii. ₹5000/- per quarter or part thereof
	<u>Substitution of Security (requested by Customer)</u>	
18	a. Up to ₹100 lakh	a. ₹5000/- at the time of each substitution of security.
	b. Above ₹100 lakh and up to ₹1000 lakh	b. ₹15000/- at the time of each substitution of security.
	c. Above ₹1000 lakh	c. ₹25000/- at the time of each substitution of security.
	Legal and other charges to be collected extra	
19	<u>Commitment Charges on Working Capital</u> <i>(applicable only for Fund Based Working Capital limit above ₹50 lakh excluding Bills, LCBD, VBD, Channel Finance)</i>	

	Average utilization	Charges
	a. 75% and above	a. Nil
	b. Less than 75% and up to 50%	b. 0.25% per annum ^{\$}
	c. Less than 50%	c. 0.50% per annum ^{\$}
	<i>\$ - charges to be recovered on entire unutilized portion on a quarterly basis</i>	
	<u>Modification of Terms and Conditions excluding Interest Rate and Schedule of Charges</u>	
20	a. Up to ₹500 lakh	a. Nil
	b. Above ₹500 lakh and up to ₹1000 lakh	b. ₹5000 per request
	c. Above ₹1000 lakh	c. ₹10000 per request
	<u>Account Maintenance Charges (Working Capital) - Not applicable for Commodity Product</u>	
	a. Up to ₹25000/-	a. Nil
	b. Above ₹25000/- and up to ₹3 lakh	b. ₹250/-
21	c. Above ₹3 lakh and up to ₹10 lakh	c. ₹500/-
	d. Above ₹10 lakh and up to ₹100 lakh	d. ₹750/-
	e. Above ₹100 lakh and up to ₹1000 lakh	e. ₹1500/-
	f. Above ₹1000 lakh	f. ₹2500/-
	<i>Charges will be levied centrally every year</i>	
	<u>Mortgage Charges</u> <i>(Will cover all kinds of Mortgage – Equitable / Registered Mortgage including extension of mortgage for enhancement and for substitution of Title Deeds)</i>	
	a. Up to ₹10 lakh	a. Nil
22	b. Above ₹10 lakh and up to ₹100 lakh	b. ₹100 per lakh subject to a maximum of ₹10000/- (GST, Stamp Duty and Legal cost to be collected separately)
	c. Above ₹100 lakh	c. ₹150 per lakh subject to a maximum of ₹25000/- (GST, Stamp Duty and Legal cost to be collected separately)
	<i>The charge specified is applicable per instance irrespective of the number of title deeds.</i>	
23	<u>Charges for Copying Document</u>	

	If copy of documents is for submission to any statutory authority - ₹750/- plus actual photocopying charges.													
24	<p><u>All out of pocket expenses</u></p> <p>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 ₹25,000 (including payments made to service providers). Further, the amount of ₹25,000 threshold is to be reckoned as per individual loan exposure.</i></p>													
25	<p><u>Charges for generating CMR and CIR Report</u></p> <p>₹650/- plus applicable taxes or as indicated in CIBIL & CMR Guidelines Circular.</p>													
26	<p><u>Due Diligence Charges</u></p> <p>₹1450/- 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)</p>													
27	<p><u>Non-Renewal of Insurance Policy.</u> <u>(The charges are to be levied separately for primary and collateral security insurance cover)</u></p> <table border="1"> <tr> <td>1</td> <td>Within 30 days (from the due date)</td> <td>NIL</td> </tr> <tr> <td>2</td> <td>Beyond 30 days and upto 60 days (from the due date)</td> <td>₹1000/-</td> </tr> <tr> <td>3</td> <td>Beyond 60 days and upto 90 days (from the due date)</td> <td>₹2000/-</td> </tr> <tr> <td>4</td> <td>Beyond 90 days (from the due date)</td> <td>₹4000/-</td> </tr> </table>		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/-
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28	<p><u>Term Loans-Delayed Drawdown</u></p> <table border="1"> <tr> <td>Delayed Drawdown (Irrespective of whether having WC Limits or not).</td> <td>0.50% p.a. for delayed draw down beyond 3 months from the scheduled due date on the amount due for disbursement as per disbursement schedule, for the period of delay.</td> </tr> </table>		Delayed Drawdown (Irrespective of whether having WC Limits or not).	0.50% p.a. for delayed draw down beyond 3 months from the scheduled due date on the amount due for disbursement as per disbursement schedule, for the period of delay.										
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29	<p><u>Interchangeability between Limits (Subsequent to sanction)</u></p> <p>0.01% of the amount of limit to be interchanged, minimum ₹ 1,000/- and max. ₹ 50,000/-. The charge will be levied subsequent to sanction and acceptance of LOI by customer.</p>													
30	<p><u>Guidelines for Fees / Charges</u></p>													

	<p>SOC guidelines are applicable to all MSME cases (under MSME product or outside the purview of product) handled by RBG branches. Charges, if specifically stipulated / waived in any MSME Product Paper or Scheme / Yojana of Government / regulatory bodies shall however supercede the Schedule of Charges (SOC) guidelines.</p>
31	<p><u>Guidelines for collecting Processing Fee / Upfront Fee</u></p> <p>a. 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>b. Processing Fee (PF) / Upfront Fee (UF) should be preferably collected upfront.</p> <p>c. 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>d. Processing Fee (PF) should not be collected, in case of the following:</p> <ul style="list-style-type: none"> i. WCTL / FITL in respect of sick units under Rehabilitation Scheme / Revival & Rehabilitation Policy. ii. For accounts restructured under MSME Debt Restructuring Scheme.
32	<p><u>Guidelines for extending concession in service charges</u></p> <p>a. The delegation for any concession / waiver not specifically mentioned in the SOC will be guided by extant DoP.</p> <p>b. 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 up to one year and thereafter continuation should be subject to review.</p> <p>c. 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>
33	<p>All charges are exclusive of GST / other Government levies and these have to be paid separately</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) Local Inward outstation cheque collection charges Outward outstation cheque collection charges	Free <table border="1"> <thead> <tr> <th>Slab</th> <th>Charge(₹) (Exclusive of Service Tax)</th> </tr> </thead> <tbody> <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> </tbody> </table> <table border="1"> <thead> <tr> <th>Slab</th> <th>Charge(₹) (Exclusive of Service Tax)</th> </tr> </thead> <tbody> <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> </tbody> </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
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>1,00,000	250																					
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	<table border="1"> <tbody> <tr> <td>Per leaf</td> <td>₹ 100/-</td> </tr> <tr> <td>For a Range</td> <td>₹ 200</td> </tr> </tbody> </table>	Per leaf	₹ 100/-	For a Range	₹ 200																
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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>	
		Slab (₹)	Up to 2 nd instance per quarter
			Beyond 2 nd instance per quarter
		Up to 10,000	₹ 250
		10,001 to 25 lakh	₹ 500
		Beyond 25 lakh	₹ 1,000
			₹ 1,500
		ECS/NACH Return :- ₹ 500	
11	Cheque deposited and returned	Up to ₹ 1 lakh	₹ 150
		Beyond ₹ 1 lakh	₹ 250
12	Arranged / Unarranged Overdraft / Cheque Purchase (Subject to Approval)	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)	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)	₹ 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	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.
