

SCHEDULE OF CHARGES

MSME (PSL & Non-PSL)

(including Renewable Energy and Social Infrastructure)

(Effective January 01, 2021 for new customers and effective February 01, 2021 for existing customers)

Notes:

1. All charges are exclusive of GST / other Government levies and these have to be collected separately by the Branch.
2. Trade Finance charges are to be levied as per the Schedule of Charges (SOC) of Trade Finance Department.

(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	a. NIL
	b. Above ₹25000 and upto ₹2 lakh	b. NIL	b. ₹500
	c. Above ₹2 lakh and upto ₹5 lakh	c. NIL	c. ₹1000
	d. Above ₹5 lakh and upto ₹10 lakh	d. 1% of the sanctioned amount	d. ₹2000
	e. Above ₹10 lakh and upto ₹100 lakh	e. 1% of the sanctioned amount	e. 0.10 % of outstanding (Min ₹2000)
	f. Above ₹ 100 lakh	c. 1% of the sanctioned amount	f. 0.10 % of outstanding (Min ₹2000, Max ₹50,000)
	2	<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

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	a. Up to ₹5 lakh*	a. Nil	a. Nil
	b. Above ₹5 lakh#	b. 0.50% per annum of the sanctioned amount	b. 0.25% per annum of the sanctioned amount
	c. Adhoc limit	c. 0.75% per annum of the adhoc limit	c. NA
3	<u>Processing Fee (PF) for Stand-alone LCBD facility</u>		
	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/-	
4	<u>Prepayment Charges (for Term Loan and Working Capital excluding Non-fund Based Limit)</u>		
	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.		
5	<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/-	
	<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.			

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	<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	
8	<u>Balance Confirmation Certificate (requested by customer)</u>	
	a. 1st copy	a. Nil
	b. 2nd copy onwards	b. ₹100 per certificate
9	<u>Interest Certificate</u>	
	a. 1st copy	a. Nil
	b. 2nd copy onwards	b. ₹100 per certificate
10	<u>Charges for providing Credit Report</u>	
	a. At the request of Bank/FI	a. Nil
	b. At the request of the Customer	b. ₹1000 per occasion
11	<u>Charges for revalidation of sanction (for fresh sanctions and enhancements)</u>	
	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/-
12	<u>Enquiries / copy of past transactions</u>	
	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> <i>(statement of account to be provided free of cost in the first instance during a month)</i> ₹10/- per page subject to minimum ₹100/- per occasion.	
14	<u>Inspection Charges (Applicable for WC,TL and Standalone TL)</u>	

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	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

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		maximum of ₹50000/-
16	<u>Non-submission of Stock Statement / QIS, wherever applicable</u>	
	As per bank's extant guidelines issued from time to time	
17	<u>Non-submission of Annual Report within 6 months of the Audited Balance Sheet</u>	
	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
18	<u>Substitution of Security (requested by Customer)</u>	
	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 will be recovered on entire unutilized portion on a quarterly basis</i>		
20	<u>Modification of Terms and Conditions excluding Interest Rate and Schedule of Charges</u>	
	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
21	<u>Account Maintenance Charges (Working Capital) - Not applicable for</u>	

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	<u>Commodity Product</u>	
	a. Up to ₹25000/-	a. Nil
	b. Above ₹25000/- and up to ₹3 lakh	b. ₹250/-
	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>	
22	a. Up to ₹10 lakh	a. Nil
	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>	
	<u>Charges for Copying Document</u>	
23	If copy of documents is for submission to any statutory authority - ₹750/- plus actual photocopying charges.	
	<u>All out of pocket expenses</u>	
24	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.)	
	<u>Non-Renewal of Insurance Policy.</u> <u>(The charges are to be levied separately for primary and collateral security insurance cover)</u>	
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	<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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26	<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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27	<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>												
28	<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>												
29	<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> <p>i. WCTL / FITL in respect of sick units under Rehabilitation Scheme / Revival & Rehabilitation Policy.</p> <p>ii. For accounts restructured under MSME Debt Restructuring Scheme.</p>												
30	<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</p>												

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	<p>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>
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Schedule of Charges or transaction based facility

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(Rs.) (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(Rs.) (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(Rs.) (Exclusive of Service Tax)	<=5000	25	>5000- 10,000	50	>10,000 – 1,00,000	100	>1,00,000	250	Slab	Charge(Rs.) (Exclusive of Service Tax)	<=5000	25	>5000- 10,000	50	>10,000 – 1,00,000	100	>1,00,000	250
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4	Foreign Currency Inward / Outward Remittances / Certificate	As per Trade Finance Guidelines																				
5	DD/PO/Omni pay Cancellation	Rs. 100/- per instrument																				
6	Cheque Stop Payment instructions	<table border="1"><tbody><tr><td>Per leaf</td><td>Rs. 100/-</td></tr><tr><td>For a Range</td><td>Rs. 200</td></tr></tbody></table>	Per leaf	Rs. 100/-	For a Range	Rs. 200																
Per leaf	Rs. 100/-																					
For a Range	Rs. 200																					
7	A/c closure charges	Nil																				
8	Setting up of Standing Instructions	Rs. 50/- (per instances)																				

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9	Standing Instructions rejection/failure	Rs. 225/- (per instance)													
10	ECS / Cheque - Issued and Returned	<p><u>Inward Cheque Return Charges (Financial Reason)</u></p> <table border="1"> <thead> <tr> <th>Slab (Rs.)</th> <th>Up to 2nd instance per quarter</th> <th>Beyond 2nd instance per quarter</th> </tr> </thead> <tbody> <tr> <td>Up to 10,000</td> <td>Rs. 250</td> <td>Rs. 500</td> </tr> <tr> <td>10,001 to 25 lakh</td> <td>Rs. 500</td> <td>Rs. 750</td> </tr> <tr> <td>Beyond 25 lakh</td> <td>Rs. 1,000</td> <td>Rs. 1,500</td> </tr> </tbody> </table> <p>ECS/NACH Return :- Rs 500</p>		Slab (Rs.)	Up to 2 nd instance per quarter	Beyond 2 nd instance per quarter	Up to 10,000	Rs. 250	Rs. 500	10,001 to 25 lakh	Rs. 500	Rs. 750	Beyond 25 lakh	Rs. 1,000	Rs. 1,500
Slab (Rs.)	Up to 2 nd instance per quarter	Beyond 2 nd instance per quarter													
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11	Cheque deposited and returned	<table border="1"> <tbody> <tr> <td>Up to Rs 1 lakh</td> <td>Rs 150</td> </tr> <tr> <td>Beyond Rs 1 lakh</td> <td>Rs 250</td> </tr> </tbody> </table>		Up to Rs 1 lakh	Rs 150	Beyond Rs 1 lakh	Rs 250								
Up to Rs 1 lakh	Rs 150														
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12	Arranged / Unarranged Overdraft / Cheque Purchase (Subject to Approval)	<table border="1"> <tbody> <tr> <td>Per Occasion (A)</td> <td>Rs. 115/- (To be collected by Branch Manually)</td> </tr> <tr> <td>Interest (B)</td> <td>18.75% (auto collection)</td> </tr> </tbody> </table>		Per Occasion (A)	Rs. 115/- (To be collected by Branch Manually)	Interest (B)	18.75% (auto collection)								
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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 (Rs)	Charge (Rs)												
		Upto Rs 1,000/-	Nil												
		Rs.1,001 to 1,00,000/-	Rs 5/-												
		Greater than Rs 1,00,000/-	Rs 15/-												
15	NEFT (Not applicable for Net Banking)	<table border="1"> <tbody> <tr> <td>Upto Rs. 10000</td> <td>Rs 2.5</td> </tr> <tr> <td>Rs. 10,001 to Rs. 1,00,000</td> <td>Rs. 5/- per transaction</td> </tr> <tr> <td>Rs. 1,00,001 to Rs. 2 lakh</td> <td>Rs. 15/- per transaction</td> </tr> <tr> <td>Above Rs. 2,00,001</td> <td>Rs. 25/- per transaction</td> </tr> </tbody> </table>		Upto Rs. 10000	Rs 2.5	Rs. 10,001 to Rs. 1,00,000	Rs. 5/- per transaction	Rs. 1,00,001 to Rs. 2 lakh	Rs. 15/- per transaction	Above Rs. 2,00,001	Rs. 25/- per transaction				
Upto Rs. 10000	Rs 2.5														
Rs. 10,001 to Rs. 1,00,000	Rs. 5/- per transaction														
Rs. 1,00,001 to Rs. 2 lakh	Rs. 15/- per transaction														
Above Rs. 2,00,001	Rs. 25/- per transaction														

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16	RTGS (Not applicable for Net Banking)	Time Varying Tariff (TVT)	Rs. 2 lakh to Rs. 5 lakh	Above Rs. 5 lakh
		09.00 Hours – 12.00 Hours	Rs. 25/-	Rs. 50/-
		After 12.00 Hours – 15.30 Hours	Rs. 26/-	Rs. 51/-
		After 15.30 Hours to 17.30 Hours	Rs. 30/-	Rs. 55/-
17	Cheque leaves	50 leaves per quarter	Free	
		Above free limit	Rs. 3/- per leaf	
18	DD/PO/Omni Pay	Slab	Charge	
		Up to Rs 5,000	Rs 30	
		Rs 5,001 to Rs 10,000	Rs 50	
		Above Rs 10,000	Rs 3 per thousand (Min: Rs 50, Max: Rs 10,000)	
19	Cash Deposit Charges (Uniformly applicable to all branches)	Up to Rs.1 lakh per day	Free	
		Above Rs.1 lakh	Cash handling charges at Rs.1/- per Rs.1000/- or part there of subject to minimum of Rs.100/- and maximum of Rs.5000/- per transaction.	
<u>Declaration:</u> 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)				