

Revised Schedule of Charges w.e.f 16.10.2023

1	<p>Processing Fees: The borrower shall pay the charges to the Bank as per the Banks standard schedule of charges for various services rendered by the Bank.</p>
<p>Type of Advance (Priority / Non-Priority)</p>	<p>Amount of Processing Fees (Excluding GST which is to be paid separately)</p>
<p>New Proposal</p>	<p><u>Term Loan</u> 1.25% of the Sanctioned Limit <u>Working Capital</u> 0.50% of the Sanctioned Limit <u>Non-Funded Limits</u> 0.25% of the Sanctioned Limit <u>Overdraft against property Limit</u> 1.00% of the Sanctioned Limit</p> <p>However, there will be a maximum cap of Rs. 50.00 lakh for Processing Fees.</p>
<p>Review / Renewal</p>	<p><u>Term Loan</u> 0.10% of the reviewed limit: Up to Rs 2500.00 Lakh- Maximum Rs 2.00 Lakh Above Rs 2500.00 Lakh- Maximum Rs 3.00 Lakh</p> <p>This fee will be applicable only for review of new term loans sanctioned and disbursed after 16th October 2023.</p> <p><u>Working Capital Limits/ Overdraft against Property limits/ Non-Funded Limits/</u> Upto Sanctioned Limit of Rs.1500.00 Lakh- 0.40%</p> <p>Above Rs 1500.00 Lakh to Rs.2500.00 Lakh- @ 0.35% subject to minimum Rs.6.00 Lakh Above Rs.2500.00 Lakh to Rs.5000.00 Lakh- @ 0.30% subject to minimum Rs.8.75 Lakh Above Rs 5000.00 Lakh- Lumpsum Rs 15.00 Lakh</p> <p>With maximum cap of Rs.15.00 Lakh for Review / Renewal of Working Capital (Funded + Non Funded) and Term Loan facilities (except for Diamond Industry accounts at BKC).</p>
<p>Proposals from existing unit</p>	<p><u>Term Loan</u> (including Line of Credit for Fixed Assets) 1.00% of the Sanctioned Limit with no upper cap.</p> <p><u>Working Capital</u> 0.40% of the Sanctioned Limit with no upper cap.</p> <p><u>Non-Funded Limits</u> 0.20% of the Sanctioned Limit with no upper cap.</p> <p><u>Overdraft against property Limit:</u> 0.40% of the Sanctioned Limit with no upper cap</p> <p>However, there will be a maximum cap of Rs. 50.00 lakh for Processing Fees in case renewal/review of existing limits are done along with additional proposal.</p>
<p>Request for: Short Term Working Capital limits.</p>	<p><u>Working Capital Limits</u> ➤ 0.20% of the Sanctioned Limit with no upper cap.</p> <p><u>Overdraft against property Limit:</u> ➤ 0.20% of the Sanctioned Limit with no upper cap.</p> <p><u>For Further Extension</u></p> <p>As above with upper caps of Rs.4,00,000/- in case where there was no concession in original sanction</p>

Request for SLC	0.40% of sanctioned limit with no upper cap.
Other Requests	Rs. 40,000.00 (exclusive of taxes) for each incidence of placing the request proposal
Request for Solvency Certificate	Rs.400.00 per lakh. Minimum Rs.3000/- and Maximum Rs.1,50,000/-
Reschedulment of total credit facilities	0.20% of the Rescheduled amount with minimum fees of Rs.5000/- and maximum fees of Rs 2,00,000/- No Separate fees to be charged for FITL created at the time of restructuring.
Legal charges / fees:	
Mortgage: The documentation vetting if done by our bank's Legal department/ Legal officer, Legal Fees @ 0.20% of the amount for which the charge is created with a minimum of Rs.5000/- will be levied. If the documentation is done through bank's empanelled legal advocate for services like Title clearance, Mortgage documents, etc, then separate Professional/ Advocate fees will be recovered.	
Foreclosure/ Prepayment Charges: Pre-payment charges to be levied on the outstanding amount for Term Loans/Corporate Loans /other commercial loans and on sanctioned limit of Fund Based Working Capital limits at the time of foreclosure/ prepayment / prepayment in case of take-over, if the foreclosure / prepayment / prepayment is not from the cash generated from the business or from own funds Charges will be as under:	
<ul style="list-style-type: none"> • Within 1 year from the date of 1st disbursement / release of Working Capital - @ 4% p.a. • After 1 year but before completion of 2nd year from the date of 1st disbursement / release of Working Capital - @ 3% p.a. • Any time after 2 years - @ 2% p.a. 	
The Bank also will not charge foreclosure / prepayment charges on all floating rate term loans sanctioned to individual borrowers with effect from June 26, 2014	
Custody Charges: If the securities / documents / title deeds mortgaged with Bank are not collected within 30 days from the closure of the advance, the custody charges shall be levied at Rs. 100/- per month or part thereof	
Consortium Charges: In case of consortium account where the Bank enjoys the lead status, Lead Bank fees at 0.25% p.a. of the aggregate consortium limits with a maximum of Rs.5.00 lakh+ GST/taxes will be levied and in such cases review / renewal charges will be recovered as applicable or in line with other consortium members whichever is higher	
Commitment Charges: 1.00% will be levied every quarter on unutilized portion of Cash Credit limit / Overdraft. Commitment charges shall be levied only on the accounts enjoying Cash Credit / Overdraft facility above Rs.50.00 lakh and where utilization is below 70%. (w.e.f 01.10.2023)	

Additional Interest

- The Bank will have right to increase the rate of interest in case of noncompliance of financial discipline.
- Additional Interest will not exceed 2.00% p.a. over the interest rate charged to the borrower concerned and would be charged for the period of default of the concerned discipline.
- In Additional/ new proposal, where credit limits are given on the basis of provisional financials, then in case of deviations of more than 10% between provisional and audited accounts additional interest @0.5% to be levied from the date of disbursement till next review / renewal. Key parameters to be considered are Sales, PBDIT, NPAT, Net Worth, Current Ratio, Debt/ ATNW

- The Bank will normally charge Additional Interest in following cases

Sr. No.	Particulars	Additional Interest (p.a.)
1	Instalments in loans remaining overdue.	2%
2	Bills discounted, overdue for payment.	2%
3	Non-submission of stock statements.	2%
4	Non-submission of Audited Annual reports viz. Audited Accounts by 31 st December and of Listed Companies by 30 th September of the relevant financial year, IT returns etc. as per the specified due dates.	2%
5	Overdrawing in cash credit/ overdraft account, due to incidences such as Forced Letters of Credit Payments, statutory payments etc.	2%
6	Non-compliance of terms of sanction related to security creation.	1%
7	Non-compliance to any undertaking given at the time of Disbursement	1%
8	Drawals from cash credit are found to be more than that as per drawing power either on the basis of actual Balance Sheet received at the end of the year or at any time during the year based on actual inspection etc.	2%

Schedule of Charges:

As regards to Point no. **3, 4,6,7 and 8** following Penal charges are to be recovered, in addition to the above additional Interest:

Sr. No.	Fund Based Limit of the Borrower	Penalty Charges to be levied
1	Less than and equal to Rs.5 Crore	Rs.500/- p.m.
2	Less than and equal to Rs.20 Crore	Rs.1000/- p.m.
3	Above 20 Crores	Rs 2000/- p.m.