

**ADVANCES RELATED SERVICES-SERVICE CHARGES  
[C&I, SIB & AGR Segments (other than 'P' Segment)]**

<i>Item</i>	<b>Service Charges (Applicable w.e.f.03.10.07)</b>
Loan Processing Charges (To be charged on ad-hoc limits also)	Fund based + Non-fund based limits upto Rs.25, 000/- Nil Above Rs. 25000/- but up to Rs. 2 Lacs- Rs. 500/- Above Rs. 2 lacs upto Rs.1 cr. - Rs.500/- per lac Above Rs.1 cr.-Rs.400/- per lac Min.Rs.50000/- Max.Rs.20 lacs  (Note-For Short Term Capital Loan (STCL) Processing charges will be recovered).
	<ul style="list-style-type: none"> <li>No processing charges to be recovered on loans against our own deposits, Govt. securities, NSCs, KVPs, IVPs etc.</li> <li>25% of processing charges to be recovered upfront irrespective of sanction of limits.</li> <li>Processing charges are not applicable for term loans as upfront fee will be recovered.</li> <li>The charges are to be recovered at the time of initial processing as well as each renewal.</li> <li>Where account could not be renewed in time due to delayed submission of data by the borrower, the charge will be recovered for continuing the advance.</li> <li>In respect of PMRY/SGSY and other Govt. Sponsored Schemes, recovery of service charges will be in accordance with the terms of the scheme.</li> </ul>
<u>Upfront fee</u>	
Term Loans above Rs.2 lacs but upto Rs.5 crore	1.25% of loan amount.
Term Loans above Rs.5 crore but upto Rs.10 crore	1.50% of loan amount.
Term Loans aboveRs.10 crore	% of loan amount Min. Rs.15.00 lac.
<u>Project Appraisal Fee</u>	(Rs. in lacs)
<u>Project cost</u>	% of
	<u>Project cost</u> <u>Min</u> <u>Max.</u>
Up to Rs.25 crore- - - - -	1.00            10.00            25.00
Above Rs. 25 cr. But Up to Rs. 50 cr.- - - - -	0.75            25.00            37.50
Above Rs. 50 cr. But Up to Rs. 100 cr.- - - - -	0.50            37.50            50.00
Above Rs. 100 cr.- - - - -	--            50.00            Negotiable
<u>Lead Bank Fees</u>	Not less than 0.15 % p.a. on fund based working capital limits extended by the consortium. A higher percentage where feasible, Max.Rs.30 lacs.
	<ul style="list-style-type: none"> <li>Where lead bank fee is recovered, no processing charges will be recovered.</li> </ul>

\* \* \* \* \*

<b>Item</b>	<b>Service Charges (Applicable w.e.f.18.12.07)</b>
Allocation of limits	Rs. 10000/- p.a. for allocation of limits to each branch. (To be recovered by controlling branch). In case of advances moved from one business unit to another at Bank's instance- No charge.
Equitable Mortgage	<u>(For SSI &amp;C&amp;I only)</u> - Per borrower entity with FB limits of- Upto Rs.10 lacs Rs.500 per lac. Above Rs.10 lac but upto Rs. 5 crore-Rs.15000/-. Above Rs. 5 crore -Rs. 20000/-.
	<ul style="list-style-type: none"> <li>The charges are applicable for extension(s) of mortgage for enhancement and for substitution of title deeds.</li> <li>The charge specified is applicable per instance irrespective of the number of title deeds.</li> <li>The charge is applicable for extensions of equitable mortgage recorded in favour of other lenders.</li> </ul>

Item	Service Charges (Applicable w.e.f.18.12.07)								
Commercial Paper Issuing & Paying Agency Commission	0.15 % p.a.								
<u>Commitment Charges: Working Capital (WC)</u> For all fund based limits irrespective of size of loan  <u>Term Loans</u> For all Term Loans (Irrespective of working capital limits)	0.25% p.a. on the entire unutilized portion if average utilisation is 60% or less.  In case of Standby Line of Credit (WC)-1% up-front fee.  To be levied half-yearly  1.20 % for delayed draw down beyond 2 months vis-à-vis draw down schedule.								
<ul style="list-style-type: none"> <li>Exemptions (WC)- Limits to sick / weak units, export credit, purchases / discounting of bills, against bills for collection, to commercial banks / FIs/ Co-op. banks / LDBs, pre-sanctioned line of credit and stand by line of credit.</li> </ul>									
Inspection Charges	<p><u>For General Categories</u>            Upto Rs. 25000/-----NIL            Over Rs.25000/-&amp; upto Rs. 2 lacs- - -Rs.500/- p.a.            Above Rs 2 lacs but up to Rs.5 crores- Rs. 500/- per lac p.a. for inspection within same municipal limits, with a maximum of Rs.12000/- p.a.            For outstation inspection, actual charges + 25%, subject to a minimum of Rs.12000/= p.a.            Above Rs.5 crores--Actuals+25% subject to a minimum of Rs.12000/- p.a.</p> <p><u>For products such as Mortgage Loan for Trade &amp; Services, SME card, SME Smart Score etc. (wherein the frequency of inspection is stipulated at once a year or twice a year)-</u></p> <table border="1" data-bbox="656 1419 1515 2400"> <thead> <tr> <th data-bbox="656 1419 883 1454">Loan category</th> <th data-bbox="883 1419 1515 1454">Inspection charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="656 1454 883 1526">Up to Rs.25000/-</td> <td data-bbox="883 1454 1515 1526">Nil</td> </tr> <tr> <td data-bbox="656 1526 883 1628">Over Rs.25000/- &amp; up to Rs.2 lacs</td> <td data-bbox="883 1526 1515 1628">Rs.500/- p.a.</td> </tr> <tr> <td data-bbox="656 1628 883 2400">Above Rs.2 lacs but up to Rs.5 crores</td> <td data-bbox="883 1628 1515 2400">           Rs. 500/- per lac p.a. for inspection within same municipal limits, with -             (i) a maximum of Rs.12000/- p.a. for inspection stipulated at monthly intervals.            (ii) a maximum amount of Rs.9000/-p.a. for inspections stipulated at quarterly intervals and            (iii) a maximum amount of Rs. 6000/-p.a. for inspections prescribed at half yearly intervals. (iv) a maximum amount of Rs.3000/-p.a.for inspections prescribed at yearly intervals.             For outstation inspection beyond municipal limits of the branch, actual charges + 25%, subject to-             (i) a Minimum of Rs.12000/- p.a. minimum for inspections stipulated at monthly intervals.            (ii) a minimum of Rs. 9000/-p.a. for inspections stipulated at quarterly intervals.            (iii) a minimum of Rs.6000/- p.a. for inspections stipulated at half-yearly intervals.            (iv) a minimum of Rs.3000/-p.a. for inspections stipulated at yearly intervals.         </td> </tr> </tbody> </table>	Loan category	Inspection charges	Up to Rs.25000/-	Nil	Over Rs.25000/- & up to Rs.2 lacs	Rs.500/- p.a.	Above Rs.2 lacs but up to Rs.5 crores	Rs. 500/- per lac p.a. for inspection within same municipal limits, with -  (i) a maximum of Rs.12000/- p.a. for inspection stipulated at monthly intervals. (ii) a maximum amount of Rs.9000/-p.a. for inspections stipulated at quarterly intervals and (iii) a maximum amount of Rs. 6000/-p.a. for inspections prescribed at half yearly intervals. (iv) a maximum amount of Rs.3000/-p.a.for inspections prescribed at yearly intervals.  For outstation inspection beyond municipal limits of the branch, actual charges + 25%, subject to-  (i) a Minimum of Rs.12000/- p.a. minimum for inspections stipulated at monthly intervals. (ii) a minimum of Rs. 9000/-p.a. for inspections stipulated at quarterly intervals. (iii) a minimum of Rs.6000/- p.a. for inspections stipulated at half-yearly intervals. (iv) a minimum of Rs.3000/-p.a. for inspections stipulated at yearly intervals.
Loan category	Inspection charges								
Up to Rs.25000/-	Nil								
Over Rs.25000/- & up to Rs.2 lacs	Rs.500/- p.a.								
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Item	Service Charges (Applicable w.e.f.18.12.07)				
Inspection Charges (. . . contd)	<p>(..contd.) For products such as Mortgage Loan for Trade &amp; Services, SME card, SME Smart Score etc.(wherein the frequency of inspection is stipulated at once a year or twice a year)</p> <table border="1" data-bbox="657 451 1511 559"> <thead> <tr> <th data-bbox="657 451 881 486">Loan category</th> <th data-bbox="881 451 1511 486">Inspection charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="657 486 881 559">Above Rs.5 crores</td> <td data-bbox="881 486 1511 559">Actual Charges +25%, subject to a minimum of Rs.12000/-p.a.</td> </tr> </tbody> </table>	Loan category	Inspection charges	Above Rs.5 crores	Actual Charges +25%, subject to a minimum of Rs.12000/-p.a.
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Above Rs.5 crores	Actual Charges +25%, subject to a minimum of Rs.12000/-p.a.				
Documentation charges*	<p>Above Rs. 5 crore-Rs.12000/-*</p> <p>*Where Equitable Mortgage charges are recovered, documentation charges will not be recovered. *Upto 50% of documentation charges may be waived by sanctioning authority, strictly on business considerations.</p>				
Non submission of audited balance sheet	For limits above Rs. 25 lacs – Rs.1200/- per month, if not submitted within 6 to 8 months of year-end.				
SME/AGL Segment	Non-submission of stock statements- Rs.200/- if not submitted within 7 days of due date				
<u>Inland BGs</u> Performance guarantees as well as other than performance guarantees	<p>Up to Rs.5 cr. - 2.75% p.a</p> <p>Portion above Rs.5 cr. &amp; Up to Rs.10 cr.- - - - - 2.25% p.a</p> <p>Portion above Rs.10 cr.-1.75% p.a</p> <p>Plus Rs.250/- in each case as handling charges.</p>				
Minimum guarantee commission	Rs.400/-				
<p align="center"><b>• For BGs with 100% Cash margin – 25% of the applicable charge to be recovered.</b></p>					
Letters of Comfort	<p>Backed by 100% discharge of liability (viz., cash margin, sanctioned term loan, guarantee of First Class bank, 100% lien on drawing power)-0.6875% p.a. Others -2.75% p.a. Minimum charge for 3 months will be recovered.</p>				
Exercise of Swing Option	@0.02% of amount involved, subject to a minimum of Rs.500/- and a maximum of Rs. 2500/-.				

Item	Service Charges (Applicable w.e.f.18.12.07)
<u>Inland LCs</u> Opening charges	Minimum charge Rs.400/-  <u>Usance charge:</u> 0.30 % for bills upto 7 days sight.  0.60 % for bills over 7 days sight & upto 3 months sight.  0.60 % for first 3 months PLUS 0.30% p.m. in excess of 3 months for bills over 3 months sight.  PLUS <u>Commitment charge –</u> A commitment charge for the period of liability (from the date of credit to the last date of its validity) @ 0.30 % for every period of 3 months or part thereof with a minimum of Rs. 200/-  Add on levy on the normal charge for borrowers with SBBJ5/SBBJTL5/ others in SSI and SBBJ6/SBBJTL6 and below at 6% and 12 % respectively.  <u>LCs upto Rs. 6 crores-</u> Normal rate  <u>LCs above Rs. 6 crores</u>  Upto Rs. 6 crores- Normal rate  For amount in excess of Rs. 6 crores – 85 % of the normal rate.  <u>LCs above Rs.12 crores</u>  Upto Rs. 6 crores- normal rate  For amount in excess of Rs. 6 crores and up to Rs. 12 crore – 85% of the normal rate.  <b>For amount in excess of Rs. 12 crores – 70 % of the normal rate.</b>
	<ul style="list-style-type: none"> <li>• For LCs with 100 % cash margin - 25 % of the regular charges to be recovered.</li> <li>• For letter of credit established through Internet Module of Exim Bills - 90% of regular charges to be recovered.</li> </ul>
Increasing value of credit	When the amount of credit is subsequently increased both usance and commitment charge shall be made on the amount so increased with Minimum charge of Rs.250/-
Extension of period (Including Revolving LCs)	If the extension does not run into afresh period of 3 months, no commitment charge to be levied. If the extension runs into a fresh period of 3 months charge @ 0.25 % for further period of 3 months  Minimum - Rs.250/-
Revolving LCs	Same as per LC opening charges plus on each reinstatement, usance charge according to tenor and commitment charges @ 0.25% will be charged, on the reinstate amount - Min. Rs. 250/-
Other amendments apart from extension in validity period or increase in value of LC	Flat commission of Rs.250/-

Item	Service Charges (Applicable w.e.f.18.12.07)
Transferable Letters of Credit	Rs.300/- per transfer except when the name of the beneficiary is changed under instructions from opening Bank.
Advising of LCs	0.06 % on each LC with a Minimum Rs.1000/-
Advising of amendments	Rs.300/- per advice.
Adding confirmations	As applicable to LC opening Charges
Acceptance charges	An acceptance commission of 0.25 % with a minimum of Rs.250/-
Retirement of bills under Inland LC	0.25 % of the bill amount
Negotiation charges	Uniform charge for bills of all value @ 0.25 % with a minimum Rs.600/- plus discount at the applicable rate.
Out of pocket expenses	All out of pocket expenses such as postages, telegrams, telexes, cables shall be collected from the beneficiary unless otherwise specified.
Guaranteeing discrepancy in documents negotiated under LC	If payment received under reserve is credited to beneficiary's a/c - 0.30% with a minimum of Rs.1000/-.
Clean payments received under LCs	Flat charge Rs.300/-
Attestation of Commercial invoice subsequent to negotiation	Rs.50/- per invoice. Minimum Rs.150/- on each occasion
Non-payment/ non-acceptance of demand/ usance bills of exchange on presentation / on due date	0.15 % of bill amount. Minimum Rs.300/-.
Bills (Demand)	<p>Interest @ 50 paise% + Collection charges as applicable + out of pocket expenses.</p> <p>Bills paid beyond transit period of 13 days interest @ 16% p.a. for delayed period beyond stipulated transit period.</p> <p>Bills returned unpaid interest at 16% p.a. from the date of purchases after adjusting the amount collected @ 50 paise%.</p>
<ul style="list-style-type: none"> <li>For demand bills under LCs, negotiation charges to be levied instead of collection charges.</li> </ul>	

**Note:**

Actual out of pocket expenses will be recovered in all cases.

Service charges proposed above are inclusive of Service Tax.

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**Current Account Business: Review of Minimum Balance Criteria and Penalty on default of Quarterly Average Balance (QAB)**

Area	Minimum Balance in Current A/c (Others)		Charges on default of QAB		
	Existing (Rs.)	Revised (Rs.)	Existing		
Rural Area	5000.00	2500.00	<u>Non-maintenance of QAB</u>		Rs. 500.00 quarterly on default of QAB, irrespective of Area and Segment.
			CD (Personal)	Rs.750/- per quarter.	
Non-Rural	10000.00	5,000.00	CD (Non personal)	Rs.1350/-per quarter.	

**The revised instructions are applicable from 22.04.2009.**