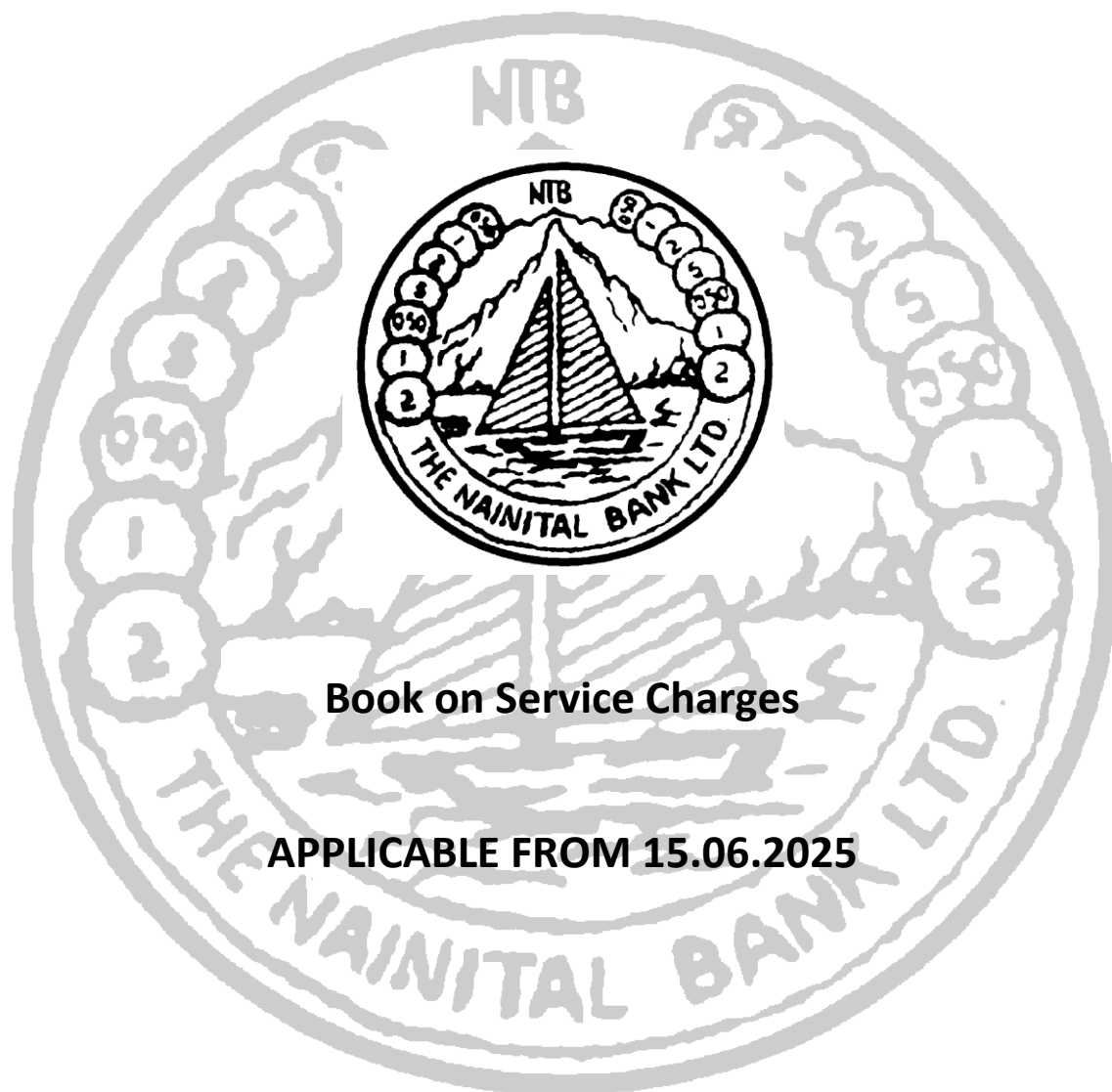


THE NAINITAL BANK LIMITED

(Regd. Office. G.B. Pant Marg, Nainital)



Book on Service Charges

APPLICABLE FROM 15.06.2025

SECTION –I
DEPOSIT AND ALLIED SERVICES

S. No.	Subject Matter	Particulars	Rates (exclusive of GST)
1.	Ledger Folio Charges	For Current Accounts	
		(i) Average Credit Balance above Rs.1 lakh	NIL
		(ii) Average Credit Balance upto Rs. 1.00 lakh	Rs.125/- per folio with minimum of Rs. 250/- and maximum Rs. 2000/-
		Saving	Nil
		For Cash Credit	Rs.125/- per folio with minimum of Rs. 250/- and maximum Rs. 2000/-
		For Overdraft	Rs.125/- per folio with minimum of Rs. 250/- and maximum Rs. 2000/-
		For overdraft against term deposit	Nil
2	Debit Charges	Removed	
3	Duplicate Pass Book/ Statement	For Individual	
		i) issuance of duplicate pass book/statement with latest balance only	Rs. 100/-
		ii) For previous entries(if required)---per ledger folio or part thereof	Rs, 100/- per folio
		For Non-Individual	
		i) issuance of duplicate pass book/statement with latest balance only	Rs. 150/-
		ii)For previous entries(if required)---per ledger folio or part thereof	Rs. 100/- Folio
4	Duplicate TDR (in case of lost one)	issuance of duplicate TDR in case of lost one	Rs.250/- per receipt
5	Cheque Book issuance charges	(i) Savings Bank: - -	
		First Cheque book of 20 leaves for 6 months	Nil
		Second Cheque book of 20 leaves issued after 6 months	Nil
		Subsequent cheque book/s of 20 leaves each	Rs. 150/-
		ii) CA/CC/OD:- -	

		First cheque book of 50 leaves	Nil
		Subsequent cheque book/s of 50 leaves each:	Rs. 250/-
		*issuance of more than one cheque book - discretion of the Branch Manager on the basis of business relationship with the party.	
		*issuance of cheque book for giving post-dated cheques - should be discouraged.	
		Waiver in charges- as per delegated administrative power	
6	Minimum balance for opening different accounts and for maintenance on quarterly basis.	i) Savings Bank Account	
		Rural	Rs. 500/-
		Semi urban	Rs. 1000/-
		Urban	Rs. 1000/-
		Metro	Rs. 2000/-
		ii) Current Accounts	
		Rural	Rs. 2000/-
		Semi urban	Rs. 3000/-
		Urban	Rs. 5000/-
		Metro	Rs. 10000/-
		iii) BSBDA/Small Accounts	
		Nil	
		iv) Employees/ institutional /naini champ/salary accounts i.e. institutions as well as employees.	
		Nil	
		*(to be opened with specific product codes)	
		v) Naini Mahila Samrudhi Savings Bank Account	
		Rural	Rs. 1000/-
		Semi urban	Rs. 1000/-
		Urban	Rs. 3000/-
		Metro	Rs. 3000/-
		vi) Naini Gold Savings Bank Account	
		Rs. 5000/-	
		vii)Naini Gold Current Account	
		Rs. 10000/-	
		viii) Naini Saving Platinum Account	
		Rs. 200000/-	
		ix) Naini Current Platinum Account	
		Rs. 200000/-	
7	Minimum balance charges (Charged on Quarterly basis	i) Savings Bank Account	
		Rural	Rs. 100/-

		Semi urban	Rs. 100/-
		Urban	Rs. 200/-
		Metro	Rs. 300/-
		ii) For Staff and retired staff (salary and pension account only)	No Minimum balance required
		iii) Current Accounts	
		Rural	Rs. 250/-
		Semi urban	Rs. 250/-
		Urban	Rs. 500/-
		Metro	Rs. 500/-
		iii)BSBDA/Small Accounts	Nil
8	Addition/deletion of names in joint accounts /Nominations /Change in operational instructions in lockers/ accounts	In case of addition / deletion of names in joint accounts, extending nomination facility subsequently after opening of A/c change in operational instructions in any type of account or locker (per occasion) :	Rs. 250/-
		Deletion of name due to Death	Nil
		Nomination first time	Nil
		Any modifications	Rs. 150/- per occasion
9	Standing Instructions	Charges for carrying out standing instructions (per transaction) is to be levied to the account from which the amount is transferred:-	
		i) Within the same branch:	Rs 50/- per instruction
		ii) Outside the branch - in same city / outstation (exclusive of remittance and postage charges)	Rs.100/- per transaction
		iii) For repayment of loans	Nil
		iv) SI failure charges in case of repayment of loan	Rs. 100/ failure
10	Stop payment	Charges for carrying out stop payment instructions, per instrument:-	
		i) Where complete information is available:	
		a) CA, CC & OD:	Rs. 250/-
		b) Savings Bank:	Rs. 200/-
		ii) In case of loss of complete blank cheque book: - [Maximum ceiling]	
		a) CA, CC & OD:	Rs.750/-
		b) Savings Bank:	Rs. 350/-

11	Cheque returned unpaid	A) Charges for local cheques returned unpaid, per instrument:	
		i) Cheque deposited & returned unpaid (inward returning), Self-drawn cheques. Due to Financial reasons	
		Upto Rs.1 lakh	Rs. 250
		Above Rs.1 lakh/- upto Rs.1 crore	Rs. 350
		Above Rs. 1 crore	Rs. 1000
		ii) Cheques drawn on us (outward returning) Due to Financial reasons	
		Upto Rs.1 lakh	Rs. 250
		Above Rs.1 lakh/- upto Rs.1 crore	Rs. 500
		Above Rs. 1 crore	Rs. 1000
		iii) Other reason	Rs. 250
		iv) Technical reason having no fault of customer	NIL
		v) ECS returning charge	As per cheque return charges Sr. No. 11, point A (ii) above
12	issuance of certificates	vi) Charges for outstation cheques returned unpaid, per instrument:	50% of collection charges subject to minimum of Rs 100/- plus postage charges.
		important:- In case of CC, OD, DL, TL etc. in addition to usual returning charges, branch should recover actual interest for the period for which bank remains out of funds, at the rate: Note: The amount of interest should be credited to the P/L account under head "interest received on advances"	MCLR+6.50%
		interest Certificate/Balance certificate	
13	Premature closure of A/Cs (within a year)	i) First Certificate	Nil
		ii) Second/Additional Certificate	Rs. 150/ copy
13	Premature closure of A/Cs (within a year)	Charges to be recovered at the time of premature (within a year) closing of a account: -	
		i) Savings Bank:	Rs. 300.00
		ii) BSBDA/Small Account	Nil
		iii) Current Account	
		a) individual	Rs. 500.00

		b) Non individual	Rs. 800.00
		iv) if a Savings bank/current account is closed within 14 days of 1st deposit into account	Nil
		v) R.D. A/C or similar type of a/c	Rs. 100.00
		vi) Closure of a/c due to death of a/c holder	Nil
14	Issuance of solvency certificate	Commercial/Non Commercial (Rates per lac & part thereof subject to minimum of Rs 1500/- & maximum of Rs.25000/-)	Rs.300/- per lac
		NOTES: - i) For issuance of capacity certificate for obtaining VISA for educational purpose for students	Rs 150/-per lakh subject to maximum Rs.3000/-.
		ii) For issuance of above certificate to staff members for educational loan of their children:	Nil
15	Special operational instructions	Allowing operations in an account through:	One time Charges
		i) Power of attorney - Current, Cash Credit & Overdraft A/Cs.	Rs.1000/-
		ii) Mandate - Savings Bank Accounts	Rs.500/-
16	Change of signatories	Charges for change of authorized signatory including reconstitution of a Current and Overdraft account:	Rs.500/- per change
		Transaction allowing through POA	Rs.500/- per change
		SAVINGS/CC/OD/CA	Rs.1000/- per change
17	Cash Counting Charges	For all denomination Bank notes :-	
		a) Upto ten packets :	Nil
		b) Above ten packets	Rs. 25/packet + GST
		Waiver can be given by Regional Manager	Up to 25%reduction in charges per annum
18	Issuance of banker's certificate	Charges for issuance of Banker's Certificate on behalf of contractor clients	Rs.1000/- per certificate plus GST

		for participating in the Government tender	
19	Copy of original of cheque/DD (paid by the bank) per instrument	i)Records upto 6 month old:	Rs.150/-
		ii)Records older than 6 months:	Rs.250/-
20	Penal interest charges for Delay in payment of monthly instalments of Recurring deposits	i)Deposit tenure upto 5 years	Rs 1.20/- per month Per Rs 100/-
		ii)Deposit tenure of more than 5 years	Rs 2.00/-per month Per Rs 100/-
21	Electronic Payment Products	(A) Inward RTGS/NEFT/ECS	Nil
		(B) Outward transactions	
		(i) RTGS* –	
		Up to 2 lakhs	Nil
		Above Rs. 2 lakhs to Rs. 5 lakhs	Rs 24.50/transaction
		Above Rs. 5 lakhs	Rs. 49.50/- per transaction
		(ii)NEFT	
		Up to Rs. 10000/-	Rs.2.25 per transaction
		Above Rs 10000/- to 1 Lakh	Rs.4.75 per transaction
		Above Rs 1 lakh to Rs. 2 lakh	Rs.14.75 per transaction
		Above Rs 2 lakh	Rs.24.75 per transaction
		C) ECS Debit return charges (including ECS received through NACH)	As per the cheque returning charge
		(D) NACH Debit mandate received for verification through NPCI)	Rs 100/- per occasion
22	Outstation Cheque Collection*	For individual & Non individual (Except Saving Bank Account Customer, Pensioner and Sr. Citizen Customer)	
		Up to Rs.10000/-	Rs. 50.00 per instrument
		Above Rs.10000 upto Rs.1 lakh	Rs. 100/- per instrument
		Above Rs.1 lakh upto Rs 5 lakh	Rs. 200/- per instrument
		Above Rs.5 lakh upto Rs 10 lakh	Rs.225/- per instrument
		Above Rs 10 lakh	Rs. 250/- per instrument
		The above charges will be exclusive of courier charges, out of pocket expenses, etc.	
		Up to Rs.5000/-	Rs. 25
		Above Rs.5000/- upto Rs.10000/-	Rs. 50

		Above Rs.10000/-upto Rs.1 lakh	Rs. 100
		Above Rs. 1 lakh	Rs. 150
		For Pensioners and Sr. Citizens	
		Up to Rs. 10000/-	Rs 40/- per instrument
		Rs. 10001 to Rs. 100000/-	Rs 80/- per instrument
		Rs. 100001 and above	Rs 120/- per instrument
		Outstation cheque return charges	50% of collection charges.
		*The above charges will be exclusive of courier charges, out of pocket expenses, etc.	
23	Collection of Bills (Clean/Documentary/Demand/Usance)	Up to Rs. 1 Lakh/-	Rs.10/- per Rs. 1000/- or part thereof subject to minimum of Rs. 100/-.
		Above Rs.1 lakh upto Rs.10 Lakh/-	Rs.9/- per Rs. 1000/- or part thereof subject to minimum of Rs.1200/-
		Above Rs 10 lakh	Rs.8/- per Rs.1000 /- or part thereof subject to minimum of Rs.10000/- & maximum of Rs.15000/-.
		NOTES: -	
		i) Postage to be recovered separately.	
		ii) Handling charges for bills returned unpaid	
		a) Local	Rs. 100/-per instrument.
24	Inward Bills for Collection (I.B.C.)	Up to Rs.1 Lakh/-	Rs.12/- per Rs. 1000/- or part thereof, subject to minimum of Rs.100/-
25	IMPS Charges	Transfers through SMS: Under this facility one can transfer maximum of Rs.5000/-- in a single or cumulative transactions aggregating to Rs. 5000/- in a day)	NIL
26	SMS Alert Charges	20 Paise/SMS+GST with a cap of Rs.15+GST per Quarter on actual usage basis.	
27	Presentation of Usance Bill	Charges for presentation of per Usance bill & - also for change in instructions (per request)	Rs 100/- per bill
28	ATM/Debit Card charges Transaction charges	Saving Bank Accounts & Current Accounts:	
		1. For first-5-transactions in a month (inclusive of both financial & non-financial transactions)	Nil

		2. From 6th transaction onwards:	
		(i) Financial transactions(Cash withdrawals)	Rs.23/-per transaction (W.E.F. 15.06.2025)
		(ii) Non-Financial transactions(mini statement, Balance enquiry, PIN change)	Rs.10/-per transaction
		3. Debit Card Annual Charges	Rs.200/-
		4. Debit Card issued under Government sponsored schemes.	Nil
		5. Debit Card issued under non-government sponsored schemes.	
		i) For 1st years	Nil (for 1st year)
		ii) Subsequent years	Rs.200/-per year
		6. Debit Card Re-issuance/replacement(on loss of cards)	Rs.200/-per issuance
		7. Debit Card Renewal (on expiry of card)	Nil
		8. PIN regeneration Charges per instance	Rs. 50/-
29	Issuance of DD/MT/PO /Banker's Cheque	i) Upto Rs.10000/-	Rs.100/-
		(ii) Above Rs.10000/-	Rs.5/-per Rs. 1000/-or part thereof subject to minimum Rs. 60/-& maximum Rs.15000/- plus cash handling charges
		DRAFT/PO/Banker's Cheque/MT issued in respect of loan accounts	Nil
		if DD/MT/PO/MT/Banker's Cheque is issued against the tender of cash	150% of applicable charges
		DD Charges for Staff and Ex Staff If DD/PO made from Salary or pension account	Up to Rs. 5.00 Lakhs- Nil Up to Rs. 5.00 to to Rs. 25.00 Lakhs- 50% of applicable charges Above Rs.25.00 Lakhs- no concession
30	Cancellation /issue of duplicate DD/MT/PO	1.Charges for cancellation of DD / MT / PO	Rs.100/-

		2. Issue of duplicate DD / MT / PO in lieu of lost one for amount above Rs 500/- (per instrument)	Rs.200/-
31	Miscellaneous services	1. Revalidation of DD/PO (per instrument)	Rs. 100/-
		2. Issuance of No Dues Certificate (per occasion) - (Except Govt. Sponsored Schemes & Crop Loans)	Rs. 200/-
		3. Inquiries relating to old record [per entry] -	
		i) Upto 3 months:	Nil
		ii) 3-12 months:	Rs.100/- per item
		iii) Above 12 months upto 7 years	Rs.500/- per item
		iv) Above 7 years	Rs.1000/- per item
		4. Providing credit report (per occasion)	Rs.200/-
32	Locker rent (per annum)	5. Attestation of customer's signature re/Photograph (per occasion)	Rs.150/- (no charges-if required for government sponsored scheme and for Direct benefit transfer)
		Small Category Lockers	
		Small	
		Rural	1300
		Semi-urban	1300
		Urban	1600
		Metro	2100
		Medium	
		Rural	1600
		Semi-urban	1600
		Urban	3100
		Metro	3600
		Large	
		Rural	2600
		Semi-urban	2600
		Urban	5100
		Metro	6100
		Advance payment for 3 years (for public & staff both) * Rent in advance can be accepted for 3 Years only	10% concession

		In case of break /open of lockers			Rs.1000/-to be recovered as incidental charges over and above actual cost incurred for the same.	
		Penalty for late payment of locker rent(from the due date)				
		Class of Locker	Overdue up to -6-months	Overdue above -6-months to 1 year	Overdue above 1 year	
		Small	Rs. 100/ month	Rs. 200/ month	Rs. 400/ month	
		Medium	Rs. 200/ month	Rs. 300/ month	Rs. 500/ month	
		Large	Rs. 300/ month	Rs. 400/ month	Rs. 600/ month	
		Locker operation(visit) charges-for more than-12-times in a year				Rs.100/-per occasion
		For customer who require two lockers				for first locker - no concession for second locker- 25% waiver in charges
		*The Branch should also obtain A fixed deposit of amount equivalent to -3- year rent plus locker break open charges however the waiver of fixed deposit can be waived by Regional Manager as per recommendation of branch on the basis of business prospects.				
		* Bank Staff including retired/superannuated are eligible for a concession of 75% on the applicable locker charges				

SECTION II

ADVANCES, GUARANTEES, BILL DISCOUNTING & LC

S.No	Subject Matter	Particulars	Revised Rates (exclusive of GST)
1.	(i) Processing Charges	Processing charges (<u>per annum</u>) for all kind of advances, except Govt. sponsored schemes & Staff / ex staff accounts, at the time of initial processing as well as at the time of each renewal/ <u>ad-hoc sanction</u> : -	
		<u>In case of bank's credit schemes, where charges to be levied have been mentioned specifically, are to be recovered accordingly.</u>	
		1. For General Advances:	Rs.500.00 Flat
		(i) Up to Rs.25000/-	
		(ii) Above Rs.25000/-	Rs.350/-per Lakh or part thereof (Min. Rs.1000/- & Max. Rs.10.00 Lakh)
		2. For Micro, Small and Medium Enterprises (MSME):	
		(i) Up to Rs. 5.00 Lakh	Nil
		(ii) Above Rs.5.00 Lakh. & up to Rs. 5.00 crore.	Rs.250/-per Lakh or part thereof
		(iii) Above Rs.5.00 crore	Rs. 300/-per Lakh or part thereof Max Amount Rs.10.00 Lakh
		3. For Agriculture loans:	
		(i) Upto Rs.25000/-	Nil
		<u>Above Rs.25000/-</u>	
		(a) Short term loans	
		(i) Above Rs.25000/- to Rs.2.00 lakhs	Rs.300/- per lakh or part thereof

		(ii) Above Rs.2.00 lakhs	Rs.200/- per lakh or part thereof with a maximum of Rs.5.00 lakh
		(b) Agriculture Term Loans with / without NABARD Refinance	
		a) Above 25000/- to Rs.2.00 lacs.	0.50% of loan with a minimum of Rs.500/-.
		b) Above Rs.2 lacs to Rs.25 lacs	0.75% of the loan.
		c) Above Rs.25 lacs	1% of the loan (including appraisal charges) up to Maximum cap of Rs.15 lakhs)
		For KCCs-Processing fee to be collected at the time of sanction for the 5 th year limit which will be the sanctioned limit).	
		4. Rice Mills	Rs.250/- per Lakh or part thereof with a maximum amount of Rs.5.00 Lakh
		5. Seed Plants.	Rs.250/- per Lakh or part thereof with a maximum amount of Rs.5.00 Lakh
		Loans for Agro based credit facilities apart from Rice Mill and Seed Plant, will attract charges as per the MSME charges schedule.	
		6. For Loan against Govt. securities UTI/MF/NSCs/KVPs etc. (flat charges for one time)	Rs. 500/-.
		7. Processing charges for Adhoc facility:	
		If period is Up to 3 months-	¼ of applicable rates.
		If period is beyond 3 months and up to 6 months-	½ of applicable rates.
		If period is beyond 6 months-	Full amount as per applicable rates.
		8. Other Charges:	
		T.E.V study exemption	Rs.50000/-
		T.E.V study	Actual Fee of Consultant
		<u>Upfront Fee:</u>	

	(In case of term loan of amount Rs.100.00 Lakh & above) Note- *Documentation charges are chargeable separately as applicable.	1% of Sanctioned amount of term loan											
	9. Renewal charges: (Excluding Following cases) 1-All retail lending scheme such as Suhana Safar (Car Loan), Apna Ashiyana (Home Loan), Naini Sahyog (Personal Loan) and Gyani (Education Loan)	<table><tr><th colspan="2">Flat annual charges</th></tr><tr><th>SLAB</th><th>CHARGES</th></tr><tr><td>Up to Rs 10 lakh</td><td>Rs 1000</td></tr><tr><td>>10 lakh <=100 lakh</td><td>Rs 5000</td></tr><tr><td>>100 lakh</td><td>Rs 10000</td></tr></table>		Flat annual charges		SLAB	CHARGES	Up to Rs 10 lakh	Rs 1000	>10 lakh <=100 lakh	Rs 5000	>100 lakh	Rs 10000
Flat annual charges													
SLAB	CHARGES												
Up to Rs 10 lakh	Rs 1000												
>10 lakh <=100 lakh	Rs 5000												
>100 lakh	Rs 10000												
(ii)Processing charges as per the lending schemes of bank:	1.Home Loan, (Apna Ashiana)	UNIFIED PROCESSING & DOCUMENTATION CHARGES (Tax Extra)											
		Apna Ashiana (Housing Loan)											
		Slab Of Amount Of Finance (In Lacs)	PCDC Charges (Tax etc.)										
		<= 5	Nil										
		>5 & <=10	Rs.1000										
		>10 & <=20	Rs.2000										
		>20 & <=30	Rs.3000										
	>30 & <=50	Rs.4000											
	>50	Rs.5000											
	2. Naini Home Improvement/Naini Home Top Up Loan:	0.50% (Minimum Rs. 500/- & Max. Rs10000/-											
	2.Personal Loan (Naini Sahyog):-	<u>UNIFIED PROCESSING & DOCUMENTATION CHARGES (Tax Extra)</u> 0.25% of the sanctioned limit, minimum Rs. 1000/- and maximum Rs. 5000/-											

	3. Car Loan (Suhana Safar)/Two wheeler Loan	UNIFIED PROCESSING & DOCUMENTATION CHARGES (Tax Extra)	
		Slab Of Amount Of Finance (In Lacs)	PCDC Charges (Tax etc.)
		<= 3	Nil
		>3&<=5	Rs 1000
		>5& <=10	Rs 2000
		>10&<=20	Rs 3000
		>20&<=30	Rs 4000
		>30	Rs 5000
		Staff & Ex-Staff: No Charges.	
	4.Takeover of Home Loans:	Nil.	
	5.Advance against Property including advances against Future rentals:	0.50% on sanctioned amount (No ceiling).	
	6.Financing for Trading activity – (Vyapar Suvidha)	0.35% of sanctioned limit including documentation charges.	
	7. Loan to Doctors (Naini Health Care):		
	i) Upto Rs.1.00 crore	0.35% subject to minimum of Rs.750/-	
	ii) Above Rs .1.00 crore	0.30% subject to minimum of Rs.25000/-	
	8.Advances to Contractors (Including Finance to Contractor under general scheme)	0.75% on sanctioned amount	
	9.Financing to MSME Service Sector-Naini Udyog Suvidha	0.35% of sanctioned limit	
10.Financing to MSME Manufacturing Sector- Naini Udyog Prasar Scheme:			
1)Up to Rs. 5.00 Lakh	Nil		
2)Above Rs.5.00 Lakh.	Rs.350/- per Lakh or part thereof.		
11. For Education Loan (Gyani)			
1)Up to Rs.4.00 lakh	Nil		

	2) From Rs.4.00 Lakh to Rs.7.50 Lakh	1.00% in addition to documentation charges								
	3) From Rs.7.50 Lakh to Rs.10.00 Lakh	0.50% in addition to documentation charges								
	4) Above Rs.10.00 Lakh	0.50% in addition to documentation charges								
	12.Loans against Gold under Naini Gold Loan Scheme of bank:	UNIFIED PROCESSING & DOCUMENTATION CHARGES (Tax Extra) <table><tr><th>Loan Amount</th><th>Charges*</th></tr><tr><td>Up to Rs.25000</td><td>Nil</td></tr><tr><td>Above Rs.25000 and up to Rs. 500000</td><td>Rs. 500/-</td></tr><tr><td>Above Rs. 500000</td><td>Rs. 1000/</td></tr></table>	Loan Amount	Charges*	Up to Rs.25000	Nil	Above Rs.25000 and up to Rs. 500000	Rs. 500/-	Above Rs. 500000	Rs. 1000/
	Loan Amount	Charges*								
Up to Rs.25000	Nil									
Above Rs.25000 and up to Rs. 500000	Rs. 500/-									
Above Rs. 500000	Rs. 1000/									
13.Festival Advance (Naini Utsav):	2.00% of sanctioned limit including documentation charges (minimum Rs. 200/- maximum Rs. 500/-)									
(iii) Prepayment Charges:	In case of prepayment of credit facilities, prepayment charge will be at 2.5% of the outstanding balance of all the credit facilities of the borrower on the date of foreclosure, unless there is scheme/product level exemption.									
	No prepayment charges will be levied on all floating rate term loan sanctioned to individual borrowers as advised by RBI vide circular No. DBOD.Dir. BC. 110/13.03/00/ 2013-14 dated May 07, 2014.									
	In credit facilities extended to micro and small enterprises Bank shall permit prepayment of fixed rate loans up to Rs.50 lakhs and floating rate credit facilities without levying any prepayment penalty.									
(iv) Penal Charges for Late Payment of EMI	Charges for late payment of EMI:	2% on unpaid EMI								
Penal charges shall not be levied in the form of 'penal interest' that is added to the rate of interest charged on the advances. There shall be no capitalisation of penal charges i.e., no further interest computed on such charges. W.E.F. 01.01.2024.										

(v)Deviation Charges:	i)Apna Ashiana(Home Loan):	Rs.2000/ per deviation
	ii) Suhana safar(Car Loan):	Rs.2000/ per deviation
	iii)In other Cases:	Rs.3500/-per deviation.
	Modification in Terms: (Other than Review):	Rs.5000/-
(vi)CIBIL Report Charges:	Consumer: Individual	Rs.100/ per report.
	Commercial: Firms/Company/Society	Rs.1000/-per report.
(vii)Commitment Charges:	Commitment charges are levied in case of non-utilization/underutilization of working capital limits for advance accounts (Except for Rice Mill Industries, Seed Plants & O.D. against immovable property) with funds based working capital limits of Rs. 100.00 Lakhs (1.00 crore) and above.	
	-Where average utilization is above 60% of the limit or as indicated in QIS Statement :	Nil
	-Where the average utilization is below 60% of the limit or as indicated in QIS statement :	@ 0.50% per annum for the *unutilized portion
	*Unutilized portion is the difference between the limit or declared utilization as per QIS statement LESS the actual average utilization). In case of line of credit, the average utilization of non-fund facility can also be counted as utilization for arriving at the overall underutilization.	
IMPORTANT CONDITIONS: - 50% OF APPLICABLE PROCESSING CHARGES ARE TO BE DEPOSITED BY THE PARTY IN ADVANCE / BEFORE PROCESSING THE PROPOSAL. NOTE: - No processing charges for staff and ex staff member's loan a/cs. No processing charges for loan / OD accounts against bank's term deposits. In Term Loan A/Cs processing charges/ upfront charges are to be recovered one time only, in subsequent renewals, renewal charges applicable as per point no.3 of upfront fee under processing charges on page no 6. Advances under consortium: - processing charges are to be recovered as per/ in line with consortium agreement/or equivalent to charges of Lead Bank.		

	It should be ensured that in all cash credit/over draft accounts processing charges is recovered once in twelve months. All charges at the time of sanction / review of credit facilities should be debited to operating account of borrowers (Saving Bank, Current account, Overdraft and Cash Credit). However, in case where such charges are debited to TL/DL account for any reason such charges should be recovered from operating account immediately. In case of all fresh advances and enhancement in existing limits (C.C./O.D.) processing charges on fresh/enhanced portion should be recovered proportionately for the period starting from the date of fresh sanction/ enhancement till next 31st May. Processing charges should be recovered for next 12 months (June to May) on 1st working day of June every year in all eligible standard advances a/c's weather the a/c is reviewed or not. Charges, especially Processing & Documentation charges, may be waived –off on special occasions, and so shall be governed by the concerned circular in this regard.		
2.	Guarantees/Commission	Performance Guarantee:	0.167% p.m. or 2.00% annual + GST.
		Financial Guarantee:	0.217% or 2.60% annual + GST.
		Commission of Inland guarantees secured by 100% cash margin or term deposits:	25% of normal commission + Rs. 250/-
		Guarantee Invocation charges:	Rs.1000.00 +Applicable GST.
		NOTES: (i) Refund for guarantee tendered for cancellation before the expiry date—an amount computed at the half the original rate for the unexpired period of guarantees less-3-months, may be refunded as per rate charged originally (should be for a complete month)	
		Extending period for validity of guarantee due to restraints imposed by Court Orders at the instance of the constituents from meeting their obligations to beneficiaries, when guarantee is invoked, each such instance will be charged at:	Rs.250/- plus additional commission at applicable rates

		Remittances made by the bank under guarantee co-acceptance or similar obligation- commission / exchange as per usual rates in addition to invocation charges	
		No commission, from staff/ex staff members, to be recovered when guarantee is issued for education of his/her dependent children.	
		Commission to be charged for a minimum period of 3 months, thereafter on monthly basis.	
		Structured Financial Messaging System (SFMS) is mandatory for sending and receiving LCs and BGs instruments.	
3.	Documentation charges (Fund-based only)	Up to Rs. 25000/-	Nil
		Above Rs.25000/- to Rs. 2.00 Lakh	Rs.500/-
		Above Rs.2.00 Lakh to Rs.5.00 Lakh	Rs.1000/-
		Above Rs.5.00 Lakh to Rs.25.00 Lakh	Rs.4000/-
		Above 25 Lakh to Rs.50.00 Lakh	Rs.6000/-
		Above Rs.50.00 Lakh to Rs.2.00 Crore	Rs.8000/-
		Above RS.2.00 Crore	Rs.10000/-
		-Documentation charges in case of	
		1) LABOD/OD against bank's own deposits:	Nil
		2) Loan against NSC, KVP, Govt. Securities.	Nil
		3)Loan to staff members	Nil
		<u>No Documentation charges to be recovered in products where unified processing & documentation charges (Tax Extra) are being taken.</u>	

		Note: When to be charged New sanctions (Entire fund based limits including DPG, Usance LC and Financial Guarantees) At the time of obtaining the set of documents before disbursement. Review of a/c with existing limits No charge if no fresh / additional documents are obtained. Review with increased limits For the entire amount of reviewed limit. Ad-hoc limits – At the time of taking documents for ad-hoc limits. Other Conditions: a) In respect of fresh sanctions / new accounts, branches should invariably recover the charges as above in cash or debiting account.	
4.	Letter of acknowledgement of debt (LAD)	Charges for obtaining Letter of acknowledgement of debt	Nil
5.	Inspection Frequency	Inspection frequency for all advances accounts except for commercial vehicles and machinery shall be as under:	
		For Limit sanctioned up to Rs.25 Lakh:	2 Times in a year (Half yearly)
		Above Rs.25 Lakh up to Rs.50 Lakh:	3 Times in a year (once in 4 Months)
		Above Rs.50 Lakh up to Rs.1 Crore:	4 Times in year (Quarterly)
		Above Rs.1 Crore to Rs.5 Crore:	6 Times in year (Bi- Monthly)
		Above Rs.5 Crore:	12 Times in a year (Monthly)
		Inspection frequency for advances for Commercial vehicles and machinery	2 Times in a year (Half yearly)
6.	Inspection Charges	Charges (per inspection) for carrying out inspection of securities charged to the bank except for agriculture loans: - Accounts with limits –	
		For Limit sanction up to Rs.25.00 Lakh	Rs.1000/-

		Above Rs.25.00 Lakh up to Rs.50.00 Lakh	Rs.2000/-
		Above Rs.50.00 Lakh up to Rs.1.00 Crore	Rs.2500/-
		Above Rs1.00 Crore to Rs.5.00 Crore	Rs.3000/-
		Above Rs.5.00 Crore	Rs.3500/-
		For Agriculture Loans:	
		i)Upto Rs.25000/-	Nil
		ii) Above Rs 25000/- upto Rs.2.00 lakhs	Rs.200/-per inspection ,up to maximum of Rs.600 p.a.
		iii)Above Rs.2.00 lakhs	Rs.200/- per inspection or actual expenses ,whichever is higher.
		Weaker section/Govt. sponsored schemes	
		i) Up to Rs.25000/-	Nil
		ii)Above Rs 25000/- up to Rs.2.00 lakhs	Rs 200/- per inspection
		iii)Above Rs.2.00 lakhs	Rs 300/- per inspection
	NOTES: 1. In case of advance facility against Real Estate and Housing Loans the inspection charges are to be recovered once at the time of sanction. 2.In case of Loan accounts, other than commercial vehicles & machinery, inspection charges are to be recovered once at the time of sanction. 3.In case of agriculture advances Inspection charges include Pre-sanction inspection, Post-sanction inspection and godown inspection also. However, for loans above Rs.2 lakhs the charges prescribed are only minimum and branch may charge higher depending upon the workload involved. In case of SHGs, the Inspection charges are waived. 4. IN case of Weaker section loans the inspection is only to be conducted twice every year.		
7.		Cheques purchased/discounted: -	

Charges/interest on Cheque Purchase/ Bill Discounted	Charges on outstation cheque/bills (In addition to below, courier charges wherever applicable @ Rs 250 per bill):	
	(i) For instruments drawn on our branches and on other banks where we have branches.	@ Rs. 9/- per thousand or part thereof.
	(ii) For instruments drawn on other banks where we do not have branch.	@ Rs. 12.50/- per thousand or part thereof.
	<u>LOCAL cheques / bills: -</u> Charges & interest on Bills purchased, where the cheque/bill is drawn on local bank and collectable through local clearing house/on presentation across the counter.	@ Rs. 5.00/- per thousand subject to minimum of Rs. 50/-
	Bill discounted under confirmed LC of other Banks: {It must be ensured that the discounting to be allowed only in L/C received through SFMS mode only}.	
	For Usance up to 30 Days	0.70% per month
	For Usance above 30 days and up to 90 Days	0.65% per month
	For Usance above 90 days and up to 180 days	0.60% per month
	For Usance above 180 days	0.55% per month
	The overdue period interest should be recovered at the rate of	NRLLR+2%
	<u>NOTES: -</u> The above cheque purchase charges cover interest for 10 days for (I) and 14 days for (II).	
	On cheques / bills returned unpaid, penal interest from 11th/15th day of purchase as the case may be till date of actual reimbursement be charged at the rate:	NRLLR + 7.50% p.a.

		Overdue interest is also to be charged on cheques/ bills realized/returned unpaid from 11th/15th day as the case may be, at the rate	2% p.a.
		(i) Total amount so recovered will be credited in interest on B.P. (INTTBP). (ii) Out of pocket expenses (postage, telegram etc.) and collecting bank's charges, if any, should be recovered in full. (iii) "Date of actual reimbursement": a) Where a bill is sent to our branch, the date on which funds is actually received at the drawee center/branch b) Where bills are sent to other banks or where instruments are returned unpaid, the date of reversal of the B.P. entry at the purchasing branch.	
8.	Payment against clearing/Un-cleared effects	Where the branch allows payment against clearing / un-cleared effects, charges are to be recovered as under: -	Applicable to the concerned account for the period for which bank remains out of funds subject to minimum of Rs. 100/-per occasion.
		i)In case of C/C, O/D accounts, interest is to be recovered ii)In case of other accounts such as C/A interest is to be charged	NRLLR + 7.50% p.a. for the Period bank remains out of funds subject to minimum of Rs. 100/-per occasion.
9.	Inland Letter of Credit	Issuance Charges: -	
		For the period of liability (i.e. date of opening of LC to the last date of its validity) – for each quarter or part thereof	
		i)For accounts rated A++ to A	0.25% per quarter subject to minimum Rs. 1000/-
		ii)For accounts rated B++ to B+	0.35% per quarter subject to minimum Rs. 1000/-
		iii)For accounts rated B	0.50% per quarter Subject to minimum Rs.1000/-
		No LC should be issued for accounts rated below B, further Structured Financial Messaging System (SFMS) is mandatory for sending and receiving LCs and BGs instruments.	

	(III) Extension of LC/Amendment of LC etc.	
	NOTES: -	
	a) Issuance Charges for extension if such extension does not run into another block of -3- months.	Nil
	b) If the LC amount and period of Usance is subsequently increased, both Usance & commitment charges should be recovered on the amount so increased, with a minimum charge of :	Rs. 300/-
	c) For any amendment other than extension of validity or increase in amount (flat charges).	Rs.300/- on each occasion
	d) if the LC is secured by 100% cash margin or term deposits.	25% of the normal charges
	e) In case of Revolving LC, the charges will be the same. At the time of issuing reinstatement, commitment charges will be on the reinstate amount only i.e.	0.25% subject to minimum of Rs. 300/-.