

ANNEXURE - II

All the service charges mentioned in annexure – II, are inclusive of all taxes (eg. GST etc.)

(A) RETAIL CREDIT

S No	Schemes	Processing Fees	Documentation Charges
1	HOUSING LOAN	0.59% of Loan Amount Min. ₹1180.00 Max. ₹11800.00	Nil
2	VEHICLE LOAN	Four Wheeler Loan: 0.295% of Loan Amount Minimum ₹500.00	Nil
		Two Wheeler Loan: 0.59% of Loan Amount. Minimum ₹590.00	Nil
3	EDUCATION LOAN	NIL	NIL
4	PERSONAL LOAN	Personal Loan: 1.18% of loan amount.	➤ Up to ₹2 lac: ₹319.00 ➤ Over ₹2 lac: ₹531
		Personal Loan To Pensioners: NIL	₹590.00
5	GOLD LOAN	Upto ₹3.00 lakh: Nil Above ₹3.00 lakh: 0.354% of the loan amount subject to maximum ₹3540.00.	NIL
6	MORTGAGE LOAN	1.18% of sanctioned loan amount. The processing fee for overdraft facility to be recovered one time for three years at the time of sanction. Thereafter once in three years on reduced or restored limit.	For loan up to ₹50.00 Lakh ₹2950.00 For Loans above ₹50.00 Lakh ₹5900.00
7	Pre-payment charge for Retail Credit:		
8	Housing Loan Scheme	Fixed Rate of Interest	In case of takeover of loan by Banks/FIs & Housing Finance Cos. 2.36% prepayment charge shall be levied. But no prepayment charge will be levied if prepayment is made out of own source of Fund.
		Floating Rate of Interest	No prepayment charge irrespective of source of fund in case of Floating Rate of Interest.
		PMAY & RHISS	No Pre-Payment of Loan is allowed as per scheme guidelines
9	BGVB TOP UP LOANS	Particular	
		Processing Fee	NIL
		Documentation charge	NIL
		Inspection/ security verification charge as per guidelines.	NIL

(B) AGRICULTURE CREDIT

S No	Particulars	Charges	
1	Processing Fee (Fresh/ Renewal/ Enhancement)	Exposure	Charges
		Up to ₹3.00 Lakh	NIL
		Above ₹3.00 Lakh	0.354%
		Note: Expenses other than Process Fees (i.e. CIC/CERSAI/Insurance etc.) shall be borne by the borrower. The above charges are applicable for All Schemes Other Than Priority Sector Loans up to ₹25000.00 where No Charges shall be Recovered	
2	SHG	Exposure	Charges
		Upto loan amount ₹6.00 lakh	NIL
		Loan amount above ₹6.00 lakh	0.295% on incremental loan amount allowed in each enhancement.
3	Joint Liability Group (A & B Model)	Up to ₹25000.00 per member	NIL
		Above ₹25000.00 per member	0.295%
4	KCC ➤ Processing fee in KCC is to be levied at the time of sanction/ disbursement of loan and subsequently at the time of enhancement/ renewal. Renewal under KCC scheme is done after a period of 5 years. ➤ If validity of sanction is beyond one year, as in case of KCC etc. to farmers, the process fee is to be charged maximum for one year only at the time of sanction irrespective of the validity period of sanction. ➤ No processing fee is to be charged in case of review of the limits during the period of validity of sanction. However, in case of enhancement of limits before validity period of sanction or at the time of renewal, process fee shall be charged as per existing rates.		
5	Documentation Charges Other than SHG, KCC & JLG	Exposure	Charges
		Up to ₹25000.00	NIL
		25,000.00- 50,000.00	₹240.00
		>50,000.00- 2.00 Lakh	₹1420.00
		>2.00 Lakh To 5.00 Lakh	₹3300.00
		>5.00 Lakh To 20.00 Lakh	₹3540.00
		>20.00 Lakh To 1.00 Crore	₹5900.00
		>1.00 Crore To 5.00 Crore	₹8260.00
Above 5.00 Crore	₹23600.00		
6	Take Over of Loan	➤ Up to ₹2.00 Lakh – Nil ➤ Above ₹2.00 Lakh – Take Over charges @ 1.18% should be realised.	

(C) CREDIT (EXCEPT RETAIL & AGRICULTURE CREDIT)

S No	Particular	Charges	
1	BANK GUARANTEE	Charges for both Financial & Non-Financial Guarantees with Cash Margin below 100%	2.95% per annum on pro rata basis.
		Charges for both Financial & Non-Financial Guarantees with Cash Margin 100% and above.	0.738% per annum on pro rata basis.
2	Renewal of Guarantee:	The charges are same as those applicable for issuance of fresh guarantees, except that the claim period is not charged for, if the renewal is effected before the expiry date of original Guarantee. In essence the charges should be on total final claim including the enhanced period plus claim period.	
3	Processing charge for Fresh/ Renewal/ Enhancement of Working Capital limit	Priority Sector & Non-Priority Sector ➤ Up to ₹2.00 Lakh – Nil ➤ Above ₹2.00 Lakh– 0.48% of limit.	
4	Fresh Term Loan	Priority Sector & Non-Priority Sector ➤ Up to ₹50,000 – Nil ➤ Above ₹50,000 – 1.77% of Loan Amount	
5	TERM LOAN (Renewal)	0.142% of limit. For standalone term loan with sanctioned limit less than ₹1.00 cr only one time upfront fees shall be recovered.	
6	Charges for Ad-hoc sanction for priority and non-priority sector:	50% of normal charge on pro rata basis.	
7	FOR LOANS AND ADVANCES AGAINST LIQUID INSTRUMENTS NAMELY BANK'S OWN TERM DEPOSIT, NSC, LIP, KVP, UNITS OF UTI, ETC - NO PROCESSING AND DOCUMENTATION CHARGE IS TO BE REALISED.		
8	Documentation Charges	Exposure	Charges
		Up to ₹25000.00	NIL
		25,000.00- 50,000.00	₹240.00
		>50,000.00- 2.00 Lakh	₹1420.00
		>2.00 Lakh to 5.00 Lakh	₹3300.00
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		>20.00 Lakh to 1.00 Crore	₹5900.00
		>1.00 Crore to 5.00 Crore	₹8260.00
	Above 5.00 Crore	₹23600.00	
9	Inspection & Supervision Charge	Exposure	Charges (Per quarter)
		Up to ₹50,000.00	NIL
		Above ₹50,000.00 to ₹5 lakh	₹354.00
		Above ₹5.00 lakh to ₹50 lakh	₹1770.00
		Above ₹50 Lakh to ₹2.00 crore	₹4720.00
		Above ₹2.00 crore	₹7080.00
	Note: 1. The charges shall be levied quarterly in 2nd week of the last month of the Quarter.		

		2. No Inspection & Supervision Charge to be realized for retail, Agriculture & schematic loans.													
		3. In addition to the above charges, actual expenses paid by Bank to officials against TA, Haltage etc. to be realized.													
10	Microfinance Loan (upfront charges for loan amount above ₹25000.00)	New to credit borrowers	Borrowers with CRIF HM score 651 & above												
		2.36% of loan amount	1.18% of loan amount												
11	BGVB GSTNEXT	Processing Fee/ Review/ Renew Charge													
		Documentation Charge													
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Inspection/ Supervision Charge		As per point no 9.													
12	BGVB SAMPURNA	Particular													
		Charge													
		Upfront fees	1.18% of loan amount												
		Review/ Renew Charge	As per point no 5.												
Inspection/ supervision charge		As per point no 9.													

(D) OTHER CHARGES

1	Mortgage Charges	Exposure	Charges
		Up to ₹10.00 lakh	NIL
		Above ₹10.00 lakh to ₹1.00 crore	₹5000.00
		Above ₹1.00 crore to ₹10.00 Crore	₹10,000.00
		Above ₹10.00 Crore	₹25,000.00
<p>Note:</p> <p>1. in case where both mortgage charge & documentation charges are applicable, the higher charge should be levied</p> <p>2. NO EQUITABLE MORTGAGE CHARGE IS TO BE TAKEN for BGVB HOUSING LOAN. BGVB TOP UP LOAN & BGVB EDUCATION LOAN.</p>			
2	Credit Information Report (CIR) Charges	Individual	Commercial
		₹60.00 Per Search Per CIC	₹1400.00 Per Search Per CIC
		Priority Sector Loans up to ₹25000.00 No Charges shall be Recovered	
3	CERSAI Charge	Segment	Charges
		Creation or modification of Security Interest in favour of secured creditor	₹118.00
		Any application for information recorded / maintained in the Register by any person (CERSAI Search)	₹12.00
		Satisfaction or Correction of any existing security interest	NIL
4	Providing credit report at the request of client	₹1180.00 Per Occasion	
5	Charges for cancellation of Bank's lien on Government Securities / LIC Policies on closure of the Loan	Within one month from the date of closure of the loan at the rate of ₹120.00 per instrument + Out of pocket expenses	

6	Substitution/Release of Personal Guarantee / IP/ Collateral Security	0.10% of the total loan amount* subject to minimum ₹5,000.00 and maximum. ₹10,00,000.00 <i>*The loan amount shall mean the total outstanding amount/sanctioned limit whichever is higher. However, in case of fully disbursed term loans where there is no scope for re-drawal, the loan amount shall mean the total outstanding amount.</i>						
7	Charges for Amendments / Modifications/ Revalidation of Accepted Sanction Terms (Including Miscellaneous Approvals Not Specified elsewhere)	The charges prescribed for change in accepted terms & conditions, shall be 0.05% of loan amount (Minimum ₹5,000.00 and Maximum ₹10,00,000.00). Note: Change in ROI not to be considered as amendment in terms and conditions for the purpose of levying amendment charges.						
8	<p>Extension of Validity of Sanction</p> <p>The below charges shall be applicable in accounts which are not renewed before expiry of sanction and extension in validity is permitted upto 180 days from the expiry of validity of sanction</p> <table border="1" data-bbox="134 716 1353 904"> <thead> <tr> <th data-bbox="134 716 746 752">Extension for first three months</th> <th data-bbox="756 716 1353 752">Extension for first three months</th> </tr> </thead> <tbody> <tr> <td data-bbox="134 752 746 801">Extension for first three months.</td> <td data-bbox="756 752 1353 801">No Change i.e Normal charges</td> </tr> <tr> <td data-bbox="134 801 746 904">Extension for second three months</td> <td data-bbox="756 801 1353 904">Up to ₹10/- Lakh– Normal Charges. Above ₹10/- Lakh– 150% of Normal charges.</td> </tr> </tbody> </table> <p>Note:</p> <ol style="list-style-type: none"> 1. <i>The above clause shall be part of process note and sanction letter.</i> 2. Prorata charges for the period extended shall be levied. 3. The above charges shall be applicable for extension in validity of sanction due to non-submission of complete renewal paper or any other reason on part of the borrower. 		Extension for first three months	Extension for first three months	Extension for first three months.	No Change i.e Normal charges	Extension for second three months	Up to ₹10/- Lakh– Normal Charges. Above ₹10/- Lakh– 150% of Normal charges.
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9	In all cases out of pocket charges to be borne by the customer.							