

1. Loan processing fee:

Sl. No.	Facility amount	Term Loan (including DPGs)	Working Capital Credit facilities	Non-fund based credit limits
1.	Up to Rs. 2.00 lacs	0.50% of the facility amount.	0.40% of the facility amount.	0.40% of the facility amount
3.	Above Rs.2.00 lacs to Rs.1.00 crore	1.10% of the facility amount.		
4.	Above Rs.1.00 crore	1.20% of the facility amount.		

2. Guarantee commission on Letters of Guarantee:

Sl. No.	Type	Commission
1.	Performance & Financial Guarantees	0.75% per quarter or part thereof, with a minimum of Rs.1,000/-.

Note:

1. Where the guarantees are issued against 100% cash margin (face value of the liened deposit taken as margin), 25% of the normal guarantee commission will be chargeable.
2. Guarantee commission in respect of LGs which remain unreturned and outstanding in the books of the Bank for reasons such as pending litigation, arbitration, disputes, etc., shall be payable till the LGs are returned and reversed in the Bank's book.

3. Commission/Charges on Inland Letters of Credit:

Sl. No.	Type	Existing charges/fee
1.	Inland letters of credit on DP/DA basis, with usance period up to 180 days.	0.75% per quarter or part thereof, with a minimum of Rs.2,000/-.
2.	Inland letters of credit on DA basis, with usance period of above 180 days.	0.75% per quarter or part thereof, with a minimum of Rs.2,000/- for first two quarters. +1% per quarter exceeding 2 quarters or part thereof.
3.	Revolving letters of credit on DP/DA basis, with usance period up to 180 days	0.75% per quarter or part thereof, with a minimum of Rs.2,000/-.

	Reinstatement charges	Rs.2000/- at the time of every reinstatement.
4.	Revolving letters of credit on DA basis, with usance period of above 180 days.	0.75% per quarter or part thereof, with a minimum of Rs.2,000/- for first two quarters. +1% per quarter exceeding 2 quarters or part thereof.
	Reinstatement charges	Rs.2000/- at the time of every reinstatement.

4. Other charges applicable to all types of Inland Letters of Credit

Sl. No.	Particulars	Charges/fee
1.	Advising charges for LC opened by other banks	Rs.200/-
2.	Confirmation charges for confirming LCs opened by other banks	
	Usance charges DP (up to 7 days)	75 paise %
	DA for 3 months	100 paise %
	DA for more than 3 months	75 paise % + 25 paise % for each additional month.

5. Amendments to Inland Letters of Credit

Sl. No.	Type	Charges/fee
1.	For enhancement of value	Rs.1500/- + difference in the charges as applicable for the enhanced amount and the original amount shall be chargeable.
2.	Any other amendment	Rs.1500/- for each amendment.

6. All other LC related charges:

Sl. No.	Type	Charges/fee
1.	Late payment commission	100 paise % plus interest as applicable to the borrower.
2.	Out of pocket expenses	Postage, telephones, courier charges, etc. on actual basis.

3.	Co-acceptance of bills drawn under LCs	100 paise % with a min. of Rs.500/-.
4.	Advise for transfer for transferable LCs	Flat charges of Rs.500/-to the account of beneficiary.
5.	Guarantees on account of discrepancies while negotiating	100 paise % with a minimum of Rs.500/-.

7. Charges for modification in sanctioned terms & conditions:

(Applicable for each instance of modification in the terms & conditions of sanction of loans & advances, including modification in the interest rate)

Sl. No.	Facility amount	Charges/fee
1.	Up to Rs.25 lacs	Rs.2000/-
2.	Above Rs.25 lacs & up to Rs.1.00 crore	Rs.4000/-
3.	Above Rs.1.00 crore	Rs.5000/-

8. Inspection charges per occasion/per godown in respect of assets charged to the Bank:

Sl. No.	Facility amount	Charges/fee
1.	Up to Rs.1.00 crore	Actual out of pocket expenses incurred.
2.	Above Rs.1.00 crore	Rs.1000/- per inspection or actual out of pocket expenses whichever is higher.

9. Documentation Charges (other than for credit facilities sanctioned under Govt. sponsored schemes):

For fresh credit facilities:

Sl. No.	Facility amount	Charges/fee
1.	Up to Rs.25 lacs	Nil
2.	Above Rs.25 lacs & up to Rs.1.00 crore	Rs.1000/-
3.	Above Rs.1.00 crore	Rs.2000/-

For enhancement in credit facilities (50% of above charges):

Sl. No.	Facility amount	Charges/fee
1.	Up to Rs.25 lacs	Nil
2.	Above Rs.25 lacs & up to Rs.1.00 crore	Rs.500/-
3.	Above Rs.1.00 crore	Rs.1000/-

10. Commitment Charges (for Term Loan facilities):

Sl. No.	Facility amount	Charges/fee
1.	For sanctioned Term Loan facilities of Rs.1.00 crore and above	0.25% on the amount undrawn with respect to the draw down schedule given by the borrower. The fee shall be calculated on the basis of amount undrawn and the number of days deviated from the scheduled date. However, the borrower will have the option to modify/revise the draw down schedule 30 days prior to the respective scheduled draw down days without any commitment charges.

11. Charge for non-submission of annual audited financial statements (to be submitted by 31st October every year)

Sl. No.	Facility amount	Charges/fee
1.	For credit facilities of above Rs.25 lacs	Rs.1000/- per month for the delayed period.

12. Fee for reschedulement/restructuring of loans (per occasion):

Sl. No.	Facility amount	Charges/fee
1.	Up to Rs.25 lacs	Nil
2.	Above Rs.25 lacs & up to Rs.1.00 crore	Rs.2,500/-
3.	Above Rs.1.00 crore	Rs.5,000/-

13. Processing Fee for Jewel Advances (both Agri. & Non-Agri.) including advances under Lakshmi Gold Power (LGP) scheme:

Sl. No.	Facility amount	Charges/fee
1.	Up to Rs.25,000/-	<u>Agri.:</u> Nil (However, appraisal commission at the prescribed rates should be collected and passed on to the appraiser as per the extant guidelines.) <u>Non-Agri.:</u> 0.50% of the facility amount
2.	Above Rs.25,000/-	0.50% of the facility amount

14. Storage charges for keeping the pledged jewels under the Bank's safe custody in respect of Non-agri. Jewel advances

Sl. No.	Facility Amount	Storage Charge
1.	Above Rs. 5000/- but below Rs.10000/-	Rs.25/- per packet for each half year or part thereof.
2.	Rs.10000/- & above	Rs.50/- per packet for each half year or part thereof.

15. Charges for Bills Purchased/Discounted:

Sl. No	Particulars	Charges/Fees
1.	Documentary Bills purchased (BPD) drawn against LC or without LC	50 paise % with a minimum of Rs.15/-. (Interest as per circular or as per sanction order.)
2.	Usance Bills/Supply Bills purchased without LC	25 paise % with a minimum of Rs.15/-. (Interest as per circular or as per sanction order.)
3.	Usance Bills purchased under LC	15 paise % with a minimum of Rs.15/-. (Interest as per circular or as per sanction order.)
4.	Negotiation charges in respect of bills received under other Bank's LCs	Nil
5.	BPC – DDs/POs/Govt./Quasi Govt. & Approved Companies Cheques.	50 paise % for first 10 days + out of pocket expenses and agency commission. (After 10 days, overdue interest at the rate of 18.10% p.a. is to be charged.)
6.	BPC- For all other instruments not mentioned in (5) above.	60 paise % for first 10 days + out of pocket expenses and agency commission. (After 10 days, overdue interest at the rate of 18.10% p.a. is to be charged.)

16. Miscellaneous:

Sl. No.	Particulars	Charges/fees
1.	Issue of solvency certificates	0.25% of the solvency certificate amount with a minimum of Rs.500/-.

Note:

1. No service charges/inspection charges should be levied for Priority Sector loans & advances up to Rs.25,000/- as per the current RBI guidelines.

2. While collecting service charges, the applicable statutory levies such as Service Tax, surcharge, etc. should also be collected for remittance to the concerned Govt. authorities as per the instructions issued from time to time.

Annexure II

Revised commission and charges on Forex related transactions

Sl.No.	Facility	Revised Charges
1.	Foreign Collection Bills	a. Up to 2.00 lacs Rs.500 per bill + actual courier charges. b. Above Rs.2.00 lacs 0.0625% + actual courier charges. (Minimum of Rs.750/-).
2.	Overdue Collection Bills	<u>Additional charges:</u> a. Up to Rs.2.00 lacs Rs.500/- per quarter. b. Above Rs.2.00 lacs Rs.1000/- per quarter.
3.	Export Letter of Credit	a. Advising charges: Minimum Rs.1000/- and for advising each amendment: minimum Rs.500/- b. For adding confirmation: As we are not adding confirmation to Export LC, not recommended charges for this category.
4.	Import Letter of Credit/Revolving Letter of Credit	<u>Commitment charges :</u> 0.20% per quarter or part there of – for the full validity period. <u>Usance Charges:</u> Up to 10 days sight: 0.15% Above 10 days to three months: 0.25% Over 3 months: 0.10% pm in excess of first 3 months. (Minimum Rs.1250/-) <u>C. Reinstatement Charges, in the case of Revolving LC:</u> As above
4. (a)	Buyers Credit/ Suppliers Credit	Commitment charges & Usance charges as prescribed for import LC under Point No. 4 above.
5.	Retirement or crystallization of import Bills under LC (DP bill within 10 days and Usance bill within the due date)	a. Foreign Currency import bill – 0.20%. b. Rupee Import Bill-0.25%

6.	Late payment commission for Retirement or Crystallisation import bills under LC (DP bill after 10 days and Usance bill after the due date)	Flat minimum charges of Rs.1000/- irrespective of bill amount has to be collected.
7.	For Foreign currency import bills against LC, where no exchange benefit accrue to the bank.	Flat minimum charges of Rs.1000/- irrespective of bill amount has to be collected.
8.	Commission on Import bills (not under LC) a. Foreign currency bill where exchange benefit is there. b. Rupee bills and FC bills where exchange benefit does not accrue.	a. Commission of 0.20% or Rs.1000/- whichever is higher. b. Commission of 0.25% or Rs.1000/- whichever is higher.
9.	For countersigning or Co acceptance	Commission – 0.10% pm.(Min. Rs.750/-)
10.	Inward Remittances: Encashment of TT/MT/DD for which cover has been recd in Nostro account.	No commission or interest to be charged.
11.	Encashment of TT/MT/DD for which cover has not been recd in Nostro A/c and Encashment of personal cheques, IMO, Bankers' PO payable abroad.	Commission 0.125% plus interest at domestic commercial rate for 15 days.
12.	Collection of clean instrument	Commission at 0.25%.
13.	Outward Remittance	On all outward remittances 0.125% with a minimum of Rs. 250/-.
14.	Outward remittances in respect of part or full advance payment against imports.	As applicable to imports.
15.	Issue of Foreign currency travellers cheques.	Commission at 0.50% - (Min. Rs.100/-).
16.	Issue of TC against foreign currency inward remittances recd.	Commission at 0.25%.
17.	EEFC Debits and Credits	a. To effect outward remittance to the debit of EEFC account 0.05% or Rs.250/- whichever is higher. b. To credit proceeds of Inward Remittance

		to EEFC A/c. 0.05% or Rs.250/- whichever is higher.
18.	<p><u>Guarantee Commission (foreign)</u></p> <p>a. EPCG b. DPG c. Others d. 100% cash deposit e. Where no cash deposit or ECGC/ Govt. of India counter guarantee is not available.</p> <p>Guarantee in favour of shipping companies/ agencies for clearance of goods pending production of BL:</p> <p>a. Relating to imports under LCs opened by the branch</p> <p>b. Others not received under LC</p>	<p>a. 0.10% pm- Minimum Rs.500/-. b. 0.10% pm - Minimum Rs.750/-. c. 0.10% pm– Minimum Rs.750/-. d. 50% Normal rates. e. 1% per year. Minimum Rs.1000/-</p> <p>a. Minimum Rs.500/-.</p> <p>(i) 0.25% for three months (ii) Additional commission of 0.15% per month or part thereof as long as the guarantee remains current thereafter.</p>

Note: Swift charges, postage/courier charges, other out of pocket expenses, if any, and **service tax should be collected wherever applicable** in addition to the above revised charges.
