

Advances Related Service Charges (C&I, SME and AGL Segments) w.e.f. 01.04.2019

Sr. No	Item	Revised Charges (Excluding GST)
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1	<p>(a) Loan Processing Charges (other than ABU) (To be charged on Adhoc limits also) (Applicable also to loans under Consortium arrangement, to the extent of our share)</p> <p>(For food processing industry, the loan processing fee would be 50 % of the applicable rate).</p> <p><u>Processing Charges for Working Capital limits upto Rs 5 lacs</u> (For Micro and Small Enterprises as per MSMED Act 2006): NIL (As per SMEBU Note No. SMEBU/MEGSS/PK/396 dated 16.03.2018 approved by MD(R&DB) on 02.04.2018)</p> <p>Not applicable for Central Government Organizations & PSU companies having Maharatna, Navratna and Miniratna</p>	<p>Fund Based + Non-fund based limits:</p> <table border="1"> <tr> <td>Up to Rs. 25,000/-</td> <td>Nil</td> </tr> <tr> <td>Above Rs. 25,000/- but up to Rs. 2 lac</td> <td>Rs. 550/-</td> </tr> <tr> <td>Above Rs. 2 lac and up to Rs 10 lacs</td> <td>Rs 1000/-</td> </tr> <tr> <td>Above Rs 10 lacs and upto Rs 50 lacs</td> <td>0.40% of the loan amount</td> </tr> <tr> <td rowspan="6">Above Rs. 50 lac</td> <td>CRA SB 1 to SB 4 / CUE 1 to CUE 4</td> <td>0.20% of the loan amount</td> </tr> <tr> <td></td> <td>Maximum of Rs 20 Lac</td> </tr> <tr> <td>CRA SB 5 to SB 7 / CUE 5 to CUE 7</td> <td>0.30% of the loan amount.</td> </tr> <tr> <td></td> <td>Maximum of Rs 30 Lac</td> </tr> <tr> <td>CRA SB 8 to SB 10 and CUE 8 to CUE 10</td> <td>0.35% of the loan Amount.</td> </tr> <tr> <td></td> <td>Maximum of Rs 35 Lac</td> </tr> <tr> <td>CRA SB 11 and below and unrated / CUE 11 and below</td> <td>0.40% of the loan Amount.</td> </tr> <tr> <td></td> <td>Maximum of Rs 40 Lac</td> </tr> </table>	Up to Rs. 25,000/-	Nil	Above Rs. 25,000/- but up to Rs. 2 lac	Rs. 550/-	Above Rs. 2 lac and up to Rs 10 lacs	Rs 1000/-	Above Rs 10 lacs and upto Rs 50 lacs	0.40% of the loan amount	Above Rs. 50 lac	CRA SB 1 to SB 4 / CUE 1 to CUE 4	0.20% of the loan amount		Maximum of Rs 20 Lac	CRA SB 5 to SB 7 / CUE 5 to CUE 7	0.30% of the loan amount.		Maximum of Rs 30 Lac	CRA SB 8 to SB 10 and CUE 8 to CUE 10	0.35% of the loan Amount.		Maximum of Rs 35 Lac	CRA SB 11 and below and unrated / CUE 11 and below	0.40% of the loan Amount.		Maximum of Rs 40 Lac
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<p><i>Please read the following stipulations in conjunction with the aforesaid charges structure:</i></p> <ul style="list-style-type: none"> No processing charge to be recovered on loans against our own deposits, Govt. securities NSCs, KVPs, and IVPs etc. 30% of applicable processing fees or Rs.1.00 Lac flat, along with GST, whichever is lower has to be recovered up-front for limits up to Rs. 100 cr., A flat Rs.10.00 lacs along with GST will be recovered up-front for limits beyond Rs 100 cr. <p>Full processing fee along with GST has to be recovered at the time of conveying sanction, after adjusting the amount already recovered.</p> <ul style="list-style-type: none"> Processing charges are not applicable on term loans as upfront fee will be recovered. The charges are to be recovered at the time of initial sanction as well as for each renewal. Where account could not be renewed in time due to delayed submission of data by the borrower, the processing charges are to be recovered on the anniversary date of renewal for continuing the advance. In respect of PMRY/SGSY and other Govt. sponsored schemes, recovery of service charges will be in accordance with the terms of the scheme. Processing Charges on Assets Backed Securitisation loans (Pool Financing) should be recovered as per the scheme. Product specific processing charges are to be recovered wherever prescribed. 																											
<table border="1"> <tr> <td rowspan="4" style="vertical-align: top;">(b) Loan Processing Charges for ABU - ACC/KCC Advances (FB+ NFB Limits)</td> <td>a) Upto Rs. 50,000/- : NIL</td> </tr> <tr> <td>b) >Rs.50,000 upto Rs.1.50 Lakh : Rs 200/-</td> </tr> <tr> <td>c) > Rs.1.50 Lakh upto Rs.3.00 Lakh : Rs 250.00</td> </tr> <tr> <td>d) >Rs.3.00 Lakh : Rs 0.35% of the loan amount with maximum of Rs 35.00 lakh</td> </tr> </table>			(b) Loan Processing Charges for ABU - ACC/KCC Advances (FB+ NFB Limits)	a) Upto Rs. 50,000/- : NIL	b) >Rs.50,000 upto Rs.1.50 Lakh : Rs 200/-	c) > Rs.1.50 Lakh upto Rs.3.00 Lakh : Rs 250.00	d) >Rs.3.00 Lakh : Rs 0.35% of the loan amount with maximum of Rs 35.00 lakh																				
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<p>Processing Charges on Ag Gold Loan shall be recovered as per eCircular NO. NBG/ABU/PDM-AGRI-G/32/2018-19 dated 05.09.2018 and as per the updated charges whenever done by ABU.</p>																											

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2	<p>(a) Upfront Fee (to be recovered at the time of disbursement) <i>In respect of PFSBU handled accounts wherein In-principle sanction letter is to be issued, prior to full scale due diligence/appraisal, following fees are to be recovered before processing the proposal. These fees are applicable only on TL component. (These fee are not applicable for PSUs and companies promoted by PSUs)</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Stage</th> <th style="text-align: center;">Fees (Rs in Lacs)</th> <th style="text-align: center;">Remarks</th> </tr> </thead> <tbody> <tr> <td>Submission of proposal by branch/ syndicator/ promoters</td> <td style="text-align: center;">5</td> <td style="text-align: center;">Non-Refundable</td> </tr> <tr> <td>Issuance of in principle Sanction letter</td> <td style="text-align: center;">15</td> <td style="text-align: center;">Non-Refundable</td> </tr> <tr> <td>Revalidation/ Modification</td> <td style="text-align: center;">5</td> <td style="text-align: center;">Non-Refundable/ Non-adjustable against Upfront Fees</td> </tr> </tbody> </table> <p><i>The aggregate of Rs. 20.00 Lacs recovered till IP stage would be adjusted against the Upfront fees recoverable at the disbursement stage.</i></p> <p>Upfront Fee on Term Loans upto Rs 2 lacs in Ag Segment is NIL.</p>	Stage	Fees (Rs in Lacs)	Remarks	Submission of proposal by branch/ syndicator/ promoters	5	Non-Refundable	Issuance of in principle Sanction letter	15	Non-Refundable	Revalidation/ Modification	5	Non-Refundable/ Non-adjustable against Upfront Fees	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Term Loans to all Micro Enterprise units under MSME Act</td> <td style="width: 40%; text-align: center;">Nil</td> </tr> </table> <p><i>Bank loans up to Rs.5 lacs per borrower / unit to Micro and Small Enterprises engaged in providing or rendering of services and defined in terms of investment in equipment under MSMED Act, 2006 are exempted.</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td rowspan="4" style="width: 30%; vertical-align: top;">Term Loans above Rs.2 lac (Other than Micro Units)</td> <td style="text-align: center;">For all term loans other than Micro units:</td> </tr> <tr> <td>CRA SB 1 to SB 4 / CUE 1 to 4 - 0.90 % of the Loan amount</td> </tr> <tr> <td>CRA SB 5 to SB 7/ CUE 5 to 7 - 1.10 % of the loan amount</td> </tr> <tr> <td>CRA SB 8 to SB 10 / CUE 8 to CUE 10 : 1.30 % of loan amount</td> </tr> <tr> <td></td> <td>CRA SB 11 and below and unrated / CUE 11 and below : 1.40% of loan amount</td> </tr> </table> <p><i>Other than PFSBU, a non-refundable 30% of applicable upfront fee will be recovered up-front during processing of the proposal which would be adjusted against the Upfront Fees recoverable at the disbursement stage.</i></p>	Term Loans to all Micro Enterprise units under MSME Act	Nil	Term Loans above Rs.2 lac (Other than Micro Units)	For all term loans other than Micro units:	CRA SB 1 to SB 4 / CUE 1 to 4 - 0.90 % of the Loan amount	CRA SB 5 to SB 7/ CUE 5 to 7 - 1.10 % of the loan amount	CRA SB 8 to SB 10 / CUE 8 to CUE 10 : 1.30 % of loan amount		CRA SB 11 and below and unrated / CUE 11 and below : 1.40% of loan amount
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<p>(b) Annual review charges for Term Loans</p> <p>(Not applicable for Central Government Organizations & PSU companies having Maharatna, Navratna and Miniratna)</p>	<p>20 % of the upfront fee as per applicable card rate (on the outstanding) Or</p> <p>For outstanding amount of <= Rs 50 cr : Maximum of Rs 2 lacs</p> <p>For outstanding amount of > Rs 50 cr and <= Rs 500 cr : Maximum of Rs 5 lacs</p> <p>For outstanding amount of > Rs 500 cr : Maximum of Rs 10 lacs</p> <p>Annual Review charges shall be applicable to standalone Term Loan reviews only and not applicable in cases where TL Review is part of regular review/ renewal of other credit facilities.</p>																						
<p>For Schemes where Refinance is obtained</p>	<p>As specified by Refinancing Agency (To be charged on Short Term loans also)</p>																						

Advances Related Service Charges (C&I, SME and AGL Segments) w.e.f. 01.04.2019

Sr. No	Item	Revised Charges (Excluding GST)																		
	<p>(c) Project Appraisal fee (Applicable for Project Term Loans only): To be recovered in addition to Upfront fee in case the appraisal note is shared with other lenders in Consortium /MBA lending.</p> <p>Up to Rs.25 cr. Above Rs.25 cr. but up to Rs.50 cr. Above Rs.50 cr. but up to Rs.100 cr. Above Rs.100 crore</p>	<table border="1"> <thead> <tr> <th colspan="3">% of Project Cost (Rs. in lacs)</th> </tr> <tr> <th>%</th> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>1.1</td> <td>11</td> <td>28</td> </tr> <tr> <td>0.85</td> <td>28</td> <td>40</td> </tr> <tr> <td>0.55</td> <td>40</td> <td>55</td> </tr> <tr> <td>@</td> <td>55</td> <td>@</td> </tr> </tbody> </table> <p>@ To be negotiated in tune with market conditions</p>	% of Project Cost (Rs. in lacs)			%	Min	Max	1.1	11	28	0.85	28	40	0.55	40	55	@	55	@
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3	<p>Lead Bank Fees: (In addition to applicable loan processing charges for loans under Consortium)</p>	<table border="1"> <thead> <tr> <th>Number of banks in Consortium \$</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>Up to 5 banks</td> <td>Rs 10 lacs</td> </tr> <tr> <td>6-10 banks</td> <td>Rs 20 lacs</td> </tr> <tr> <td>More than 10 banks</td> <td>Rs 40 lacs</td> </tr> </tbody> </table> <p>In case of Lead Bank under ICA #(applicable wherever JLF is in operation), 50 % of applicable lead bank fee should, in addition, be recovered, as under:</p> <table border="1"> <thead> <tr> <th colspan="2">In case of JLF</th> </tr> <tr> <th>Number of banks in consortium</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>Up to 5 banks</td> <td>Rs 7.5 lacs</td> </tr> <tr> <td>6-10 banks</td> <td>Rs 15 lacs</td> </tr> <tr> <td>More than 10 banks</td> <td>Rs 45 lacs</td> </tr> </tbody> </table> <p># Consortium or Multiple Banking, where our Bank is leader / nodal Bank. \$ including lead bank in Consortium or Multiple Banking.</p>	Number of banks in Consortium \$	Fee	Up to 5 banks	Rs 10 lacs	6-10 banks	Rs 20 lacs	More than 10 banks	Rs 40 lacs	In case of JLF		Number of banks in consortium	Fee	Up to 5 banks	Rs 7.5 lacs	6-10 banks	Rs 15 lacs	More than 10 banks	Rs 45 lacs
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	<p>TRA Agent Fee. (Since it involves lot of time & manpower to maintain TRA Account, TRA agent Fees are to be recovered)</p>	<table border="1"> <thead> <tr> <th>Number of Lenders</th> <th>Amount to be charged (per annum)</th> </tr> </thead> <tbody> <tr> <td>Up to 5</td> <td>Rs 10.00 lacs</td> </tr> <tr> <td>6 to 10</td> <td>Rs 20.00 lacs</td> </tr> <tr> <td>11 and above</td> <td>Rs 25.00 lacs</td> </tr> </tbody> </table>	Number of Lenders	Amount to be charged (per annum)	Up to 5	Rs 10.00 lacs	6 to 10	Rs 20.00 lacs	11 and above	Rs 25.00 lacs										
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4	<p>Revalidation of Sanction (Not applicable for revalidation of pricing approvals)</p> <p>a) Working Capital</p> <p>b) Term Loan</p>	<p>50% of the applicable Processing charges.</p> <p>i. For Project Loans- 30 % of the applicable project appraisal fee. ii. For all other term loans- 50 % of the loan processing charges applicable to Working Capital Limits.</p>																		

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5	Pre-payment charges	2.00 % of the pre-paid amount. Exemptions: i. No charges will be levied on floating rate term loans sanctioned to Individual borrowers. ii. Micro & Small Enterprises as defined under MSMED Act 2006 are exempted irrespective of the limits/ out standings. However, if a loan is being taken over by other banks/ FIs, pre-payment charges will be applied. iii. In addition to above, Pre-payment charges will not be levied on the following: a. In case payment has been made out of cash sweep/ Insurance proceeds b. Payment at the instance of lenders. c. Loans prepaid out of higher cash accruals from the project / refinancing under 5/25 Scheme of RBI on the date of refinancing / equity infusion by promoters. iv. In the instances where the Bank has statistically decided to exit from the exposure.										
6	Allocation of limits (at the request of the borrower) (To be recovered by Controlling branch)	<table border="1"> <tr> <td data-bbox="846 667 1413 715">For allocation of limits to each branch. Allocation upto 5 branches</td> <td data-bbox="1413 667 1637 715">Rs 25000/- p.a.</td> </tr> <tr> <td data-bbox="846 715 1413 751">Allocation above 5 branches</td> <td data-bbox="1413 715 1637 751">Rs 50000/- p.a.</td> </tr> </table>	For allocation of limits to each branch. Allocation upto 5 branches	Rs 25000/- p.a.	Allocation above 5 branches	Rs 50000/- p.a.						
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7	Equitable Mortgage (AGL, SME & C&I only)	<table border="1"> <tr> <td data-bbox="846 788 1480 815">Per borrowing entity with FB limits up to Rs. 10 lac</td> <td data-bbox="1480 788 1839 815">Minimum of Rs 10000.00 #</td> </tr> <tr> <td data-bbox="846 815 1480 842">Above Rs. 10 lac but up to Rs. 5 crore</td> <td data-bbox="1480 815 1839 842">Minimum of Rs 20000.00#</td> </tr> <tr> <td data-bbox="846 842 1480 869">Above Rs. 5 crore</td> <td data-bbox="1480 842 1839 869">Minimum of Rs 50,000.00#</td> </tr> </table> <p># Above charges are applicable for a maximum of 5 recitals only. Beyond 5 recitals, Rs 5500/- per recital to be recovered</p> <p>i) The charges are applicable for extension of mortgage on enhancement of limit and for substitution of title deeds also.</p> <p>ii) The charge specified is applicable per instance irrespective of the number of title deeds for each mortgage.</p> <p>iii) The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also.</p> <p>iv) Existing: In case of Registered Mortgage, the aforesaid charges are not to be recovered. Instead a flat charge of Rs 5000/- to be recovered.</p> <p>Proposed:</p> <table border="1"> <tr> <td data-bbox="891 1193 1391 1220">Per borrowing entity with limits up to Rs. 5 crore</td> <td data-bbox="1391 1193 1742 1220">Rs 5000.00</td> </tr> <tr> <td data-bbox="891 1220 1391 1248">Above Rs. 5 crore</td> <td data-bbox="1391 1220 1742 1248">Rs 10000.00</td> </tr> </table>	Per borrowing entity with FB limits up to Rs. 10 lac	Minimum of Rs 10000.00 #	Above Rs. 10 lac but up to Rs. 5 crore	Minimum of Rs 20000.00#	Above Rs. 5 crore	Minimum of Rs 50,000.00#	Per borrowing entity with limits up to Rs. 5 crore	Rs 5000.00	Above Rs. 5 crore	Rs 10000.00
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8	Issuing Commercial Paper and Paying Agency Commission	Flat fee of Rs 20000/- per issue										

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9	<p>Commitment Charges:</p> <p>For Both FB and NFB Working Capital Limits irrespective of size of the loan (Exemptions- Limits to Sick/Weak Units, Export Credit, Purchase/ Discounting of Bills, Against Bills for Collection, Commercial Banks/ FIs/ Co-Op Banks/ LDBs, Pre-sanctioned Lines of Credit).</p> <p>A. Applicable only for exposures below Rs 150.00 cr (Both FB & NFB)</p> <p>B. For the FBWC exposure of Rs 150 cr and above (from the banking system) (NFB Facilities of the above class of borrowers will be subjected to Commitment Charges as detailed at A above)</p>	<p>A.</p> <table border="1"> <tr> <td data-bbox="846 296 1335 320">i) If the average utilization is more than 75%</td> <td data-bbox="1335 296 1921 320">No charges.</td> </tr> <tr> <td data-bbox="846 360 1335 384">ii) If the average utilization is between 50-75%</td> <td data-bbox="1335 320 1921 424">0.25% p.a. to be recovered on entire unutilized portion on a quarterly basis. (Waived for NBG accounts above Rs 1 crore since, Facility Fee recovered in such cases).</td> </tr> <tr> <td data-bbox="846 440 1335 464">iii) If the average utilization is less than 50%</td> <td data-bbox="1335 424 1921 496">0.50% p.a. on entire unutilized portion on a quarterly basis. (Waived for NBG accounts above Rs 1 crore Facility Fee recovered in such cases).</td> </tr> <tr> <td data-bbox="846 520 1335 616">iv) In case of Standby Line of Credit (WC) - (To be levied half yearly). <i>If SLC is sanctioned for multiple purpose, it may be released in multiple tranches.</i></td> <td data-bbox="1335 544 1921 592">Nil (as the SLC is sanctioned to meet unforeseen working capital needs)</td> </tr> </table> <p>B. Commitment charges are linked to ECR of the Borrower and shall be recovered on Average undrawn CC/OD limits on quarterly basis, as under:*</p> <table border="1"> <tr> <td data-bbox="846 735 976 759">AAA</td> <td data-bbox="976 735 1106 759">AA</td> <td data-bbox="1106 735 1236 759">A</td> <td data-bbox="1236 735 1366 791">BBB & Un-rated</td> <td data-bbox="1366 735 1496 791">BB & Below</td> </tr> <tr> <td data-bbox="846 791 976 815">0.05%</td> <td data-bbox="976 791 1106 815">0.10%</td> <td data-bbox="1106 791 1236 815">0.15%</td> <td data-bbox="1236 791 1366 815">0.30%</td> <td data-bbox="1366 791 1496 815">0.40%</td> </tr> </table> <p>*No concessions to be permitted.</p>	i) If the average utilization is more than 75%	No charges.	ii) If the average utilization is between 50-75%	0.25% p.a. to be recovered on entire unutilized portion on a quarterly basis. (Waived for NBG accounts above Rs 1 crore since, Facility Fee recovered in such cases).	iii) If the average utilization is less than 50%	0.50% p.a. on entire unutilized portion on a quarterly basis. (Waived for NBG accounts above Rs 1 crore Facility Fee recovered in such cases).	iv) In case of Standby Line of Credit (WC) - (To be levied half yearly). <i>If SLC is sanctioned for multiple purpose, it may be released in multiple tranches.</i>	Nil (as the SLC is sanctioned to meet unforeseen working capital needs)	AAA	AA	A	BBB & Un-rated	BB & Below	0.05%	0.10%	0.15%	0.30%	0.40%
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10	<p>Facility Fee Applicable to NBG accounts only On FB + NFB limits (excluding TLs) above Rs 1.00 crore</p>	<table border="1"> <tr> <td data-bbox="846 927 1366 951">CRA SB 1 to SB 4 / CUE 1 to CUE 4</td> <td data-bbox="1366 927 1704 951">0.10% of the limit</td> </tr> <tr> <td data-bbox="846 959 1366 983">CRA SB 5 to SB 7 / CUE 5 to CUE 7</td> <td data-bbox="1366 959 1704 983">0.12% of the limit</td> </tr> <tr> <td data-bbox="846 999 1366 1023">CRA SB 8 to SB 10 and CUE 8 to CUE 10</td> <td data-bbox="1366 999 1704 1023">0.15% of the limit</td> </tr> <tr> <td data-bbox="846 1038 1366 1086">CRA SB 11 and below and unrated / CUE 11 and below</td> <td data-bbox="1366 1038 1704 1086">0.20% of the limit</td> </tr> </table>	CRA SB 1 to SB 4 / CUE 1 to CUE 4	0.10% of the limit	CRA SB 5 to SB 7 / CUE 5 to CUE 7	0.12% of the limit	CRA SB 8 to SB 10 and CUE 8 to CUE 10	0.15% of the limit	CRA SB 11 and below and unrated / CUE 11 and below	0.20% of the limit										
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11	<p>Term Loans: Delayed Drawdown (Irrespective of whether having WC limits or not)</p>	<p>0.50% p.a. for delayed draw down beyond 2 months from the due date on the amount due for disbursement as per disbursement schedule but not disbursed, for the period of delay.</p>																		

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Sr. No	Item	Revised Charges (Excluding GST)																
12	Inspection Charges																	
	For units within same Municipal Limit and Outstation	i) Loans Upto Rs. 25,000/- ii) Over Rs 25,000/- but up to Rs. 2 lac	Nil Rs. 600/- p.a															
	For units within same Municipal Limits	iii) Above Rs 2 lac but upto Rs. 1 crore iv) Above Rs. 1 crore but upto Rs. 5 crore	Rs. 275/- per lac p.a Min. Rs 600/- p.a and Max. Rs. 15000/- p.a Rs. 110/- per lac p.a. Min. Rs 15000/- p.a and Max. Rs. 25,000/- p.a. (Waived for NBG accounts having limits of more than Rs 1 Crore except for standalone Term Loans)															
	For Outstation units	v) Above Rs 2 lac but up to Rs. 5 crore)	Actual expenses + Rs 10,000/- subject to a minimum of Rs. 25,000/- p.a. (Waived for NBG accounts only for units having limits of more than Rs 1 Crore except for standalone Term Loans)															
	For units within same Municipal Limits and Outstation	vi) Above Rs. 5 crore	Actual expenses + Rs 10,000/- subject to a minimum of Rs. 30,000/- p.a. (Waived for NBG accounts only for units having limits of more than Rs 1 Crore except for standalone Term Loans)															
Note: 1. Inspection Charges are to be recovered per borrower entity, irrespective of number of facilities. 2. Inspection Charges waived for NBG accounts with exposures of Rs 1 cr and above.																		
13	Documentation Charges <i>For Large Corporates (Limits above Rs.100 Cr)</i> @ In case any outside agencies / law firms are engaged for documentation, the actual or the prescribed charges, whichever is higher, to be recovered.	Modification of Standard documents	Flat fee of Rs.1.10 lac															
		Drafting documents for special purposes, eg. Registered Mortgage, Corporate Loans, Post Merger Documents, Hypothecation Documents for Fixed Assets or Current Assets alone etc.	Rs.2.25 lac Per document.															
		Drafting of documents for syndicated Term Loans	Flat fee of Rs. 15.00 lac															
		Memorandum of Entry for Creation of Equitable Mortgage and Drafting of Declaration by the Company regarding Deposit of Title Deeds as no specific documents are available. (In this case, EM Charges will not be Recovered separately).	Flat fee of Rs. 1.10 lac															
For Other borrowers:	For loans above Rs. 1 crore & upto Rs. 5 cr	Flat fee of Rs. 11,000/																
	For loans above Rs. 5 crore & upto Rs 50 cr	Flat fee of Rs. 22,000/																
	For loans above Rs. 50 crore	Flat fee of Rs. 50,000/																
14	Inland BG	(i) Card Rate for Performance Bank Guarantees (Minimum Commission per BG- Rs 600.00)																
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Advances Related Service Charges (C&I, SME and AGL Segments) w.e.f. 01.04.2019

Sr. No	Item	Revised Charges (Excluding GST)
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		<p>Card Rate for Financial Bank Guarantees (Minimum Commission per BG- Rs 600.00)</p> <table border="1"> <thead> <tr> <th></th> <th>Card Rates</th> <th>Card rates for Priority Sector</th> </tr> </thead> <tbody> <tr> <td>CRA SB 1-SB 5 / CUE 1- CUE 5</td> <td>1.90 % p.a</td> <td>1.45 % p.a.</td> </tr> <tr> <td>CRA SB 6- SB 9 / CUE 6- CUE 9</td> <td>2.10 % p.a</td> <td>1.60 % p.a.</td> </tr> <tr> <td>CRA SB 10 to SB 12 / CUE 10 to CUE 12</td> <td>2.20 % p.a</td> <td>NA</td> </tr> <tr> <td>CRA SB 13 and below / CUE 13 and below and unrated</td> <td>2.30 % p.a</td> <td>NA</td> </tr> </tbody> </table> <p>Rebate based on available Cash Margin</p> <table border="1"> <thead> <tr> <th colspan="2">Proposed Instructions</th> </tr> <tr> <th>Cash Margin</th> <th>Charges applicable</th> </tr> </thead> <tbody> <tr> <td>100 %</td> <td>25 % of the effective rate</td> </tr> <tr> <td>50 %</td> <td>50 % of the effective rate</td> </tr> <tr> <td>< 50 %</td> <td>Effective rate</td> </tr> </tbody> </table> <p>ii) BG Advising Charges:</p> <table border="1"> <thead> <tr> <th></th> <th></th> <th>BG issued by SBI</th> <th>BG issued by other banks</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Advising of BGs</td> <td>Rs 500/- per instance</td> <td>Rs 1000/- per instance</td> </tr> <tr> <td>2</td> <td>Advising Amendments</td> <td>Rs 250/- per advice</td> <td>Rs 500/- per advice</td> </tr> </tbody> </table> <p># BG Charges will be recovered in multiple of months for the actual period of BG liability outstanding in Bank's books, with a minimum period of one month. For this purpose, broken days in a month will be treated as full month for recovery of commission.</p> <p># Commission on issue of Advance Payment Guarantee should be 20 % higher than the normal charges.</p> <p># For BG established through Internet Module of Exim Bills, 90% of the regular charges to be recovered. (i.e a concession of 10 % of the regular charges with a cap of minimum Rs 100/- and a maximum Rs 1000/- per transactions for all Inland trade finance transactions (LC, BG, Bills) routed through Internet Module i.e, e- Trade SBI, to promote digital transactions)</p> <p># Commission on issue of Bank Guarantees for beyond 3 year period will be 25 bps higher than the applicable charge.</p> <p># P Segment customers are to be considered as unrated borrower</p> <p>(iii)</p> <table border="1"> <thead> <tr> <th rowspan="3">For refund of commission for the Unexpired period</th> <th>Upto 25%</th> <th>Discretion is vested with DGM (B&O) / DGM or GM of CCG Branch/DGM (COO) of CAG Branch</th> </tr> </thead> <tbody> <tr> <td>Upto 50%</td> <td>Discretion is vested with GM (RH) of CAG Branch / GM (Network)/ GM (MCRO)</td> </tr> <tr> <td>Others</td> <td>2.20% p.a.</td> </tr> </tbody> </table>		Card Rates	Card rates for Priority Sector	CRA SB 1-SB 5 / CUE 1- CUE 5	1.90 % p.a	1.45 % p.a.	CRA SB 6- SB 9 / CUE 6- CUE 9	2.10 % p.a	1.60 % p.a.	CRA SB 10 to SB 12 / CUE 10 to CUE 12	2.20 % p.a	NA	CRA SB 13 and below / CUE 13 and below and unrated	2.30 % p.a	NA	Proposed Instructions		Cash Margin	Charges applicable	100 %	25 % of the effective rate	50 %	50 % of the effective rate	< 50 %	Effective rate			BG issued by SBI	BG issued by other banks	1	Advising of BGs	Rs 500/- per instance	Rs 1000/- per instance	2	Advising Amendments	Rs 250/- per advice	Rs 500/- per advice	For refund of commission for the Unexpired period	Upto 25%	Discretion is vested with DGM (B&O) / DGM or GM of CCG Branch/DGM (COO) of CAG Branch	Upto 50%	Discretion is vested with GM (RH) of CAG Branch / GM (Network)/ GM (MCRO)	Others	2.20% p.a.
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15	Exercise of Swing Option (No authority has been vested with discretion to reduce this service charge)	@ 0.02% of amount involved, subject to a minimum of Rs. 1000/- and a maximum of Rs. 5000/-.																																												

Advances Related Service Charges (C&I, SME and AGL Segments) w.e.f. 01.04.2019

Sr. No	Item	Revised Charges (Excluding GST)
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16	<p><u>Inland LCs[#]</u></p> <p>(i) Opening Charges* (per LC) <i>(These charges are inclusive of commitment fees and usance charges)</i></p>	<p>As under</p>															
<p>CRA / CUE Based Card Rate for issuance of Letters of Credit (Minimum Commission per LC Rs 2000/-)</p> <table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th style="text-align: center;">Card Rates</th> <th style="text-align: center;">Card rates for Priority Sector</th> </tr> </thead> <tbody> <tr> <td>CRA SB 1-SB 5 / CUE 1- CUE 5</td> <td style="text-align: center;">1.10% p.a</td> <td style="text-align: center;">0.85 % p.a.</td> </tr> <tr> <td>CRA SB 6- SB 9 / CUE 6- CUE 9</td> <td style="text-align: center;">1.40% p.a</td> <td style="text-align: center;">1.05 % p.a.</td> </tr> <tr> <td>CRA SB 10 to SB 12 and CUE 10 to CUE 12</td> <td style="text-align: center;">1.50% p.a</td> <td style="text-align: center;">NA</td> </tr> <tr> <td>CRA SB 13 and below / CUE 13 and below</td> <td style="text-align: center;">1.80% p.a</td> <td style="text-align: center;">NA</td> </tr> </tbody> </table>				Card Rates	Card rates for Priority Sector	CRA SB 1-SB 5 / CUE 1- CUE 5	1.10% p.a	0.85 % p.a.	CRA SB 6- SB 9 / CUE 6- CUE 9	1.40% p.a	1.05 % p.a.	CRA SB 10 to SB 12 and CUE 10 to CUE 12	1.50% p.a	NA	CRA SB 13 and below / CUE 13 and below	1.80% p.a	NA
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<p><i>Note:</i></p> <p><i># In respect of LC and BG Charges, for high value customers (i.e. for all customers of CAG and MCG, and those customers as decided by SMEBU for NBG), customer-wise schedule of Service Charges shall be prepared and enclosed to the loan proposal. In other words, there will be a Rate Card for every sanction with company-wise rate to be approved by the respective Sanctioning Authority.</i></p> <p><i>* For Letters of Credit established through Internet Module of Exim Bills, 90% of the regular charges to be recovered. (i.e a concession of 10 % of the regular charges with a cap of minimum Rs 100/- and a maximum Rs 1000/- per transactions for all Inland trade finance transactions (LC, BG, Bills) routed through Internet Module i.e e -Trade SBI, to promote digital transactions)</i></p> <p><i>* LC Charges will be recovered in multiple of months for the actual period of LC liability outstanding in Bank's books, with a minimum period of one month. For this purpose, broken month will be treated as full month for recovery of commission.</i></p>																	
ii) Increasing Value of Credit		LC opening charges for the increased amount to be recovered. Minimum charge of Rs. 500/-															
iii) Extension of Period (Including Revolving LCs)		LC Opening Charges for the period it will be extended. Minimum- Rs. 5000/-															
iv) Revolving LCs		Same as per LC Opening charges [Item (i) above]. (Applicable to the amount of reinstatement each time)															
v) Other amendments apart from extension in period or increase in value of LC		Flat commission of Rs. 500/- on each amendment.															
vi) Transferable Letters of Credit		Rs. 1000/- per transfer except when the name of the beneficiary is changed under instructions from opening Bank.															
vii) Advising LCs		Flat Rs. 2000/- per instance															
viii) Advising Amendments		Rs. 750/- per advice / instance															
ix) Adding Confirmation		As applicable to LC opening charges. Item (i) above.															

Advances Related Service Charges (C&I, SME and AGL Segments) w.e.f. 01.04.2019

Sr. No	Item	Revised Charges (Excluding GST)
	x) Acceptance Charges	An acceptance charge of 0.35% on the bill amount with a minimum of Rs.1000/- and a maximum of Rs 50000/- for bills lodged which are drawn under Bank's own LC.
	xi) Retirement of Bills under Inland LC	0.30% of the bill amount with max. of Rs. 30,000/-
	xii) Non-payment/ non-acceptance of Demand/ Usance Bills of exchange on presentation/ on due date	0.20 % of bill amount. Minimum Rs. 1000/-
	xiii) Out of Pocket Expenses	No out of pocket expenses such as postage, telegrams, telex, cable charges shall be collected from the beneficiary unless otherwise specified.
	xiv)Guaranteeing Discrepancy in Documents negotiated under LCs	If payment received under reserve and credited to beneficiary account - 0.35% of the amount of bill with a Min of Rs. 3,000/-
	xv) Clean Payment received under LC	Flat charge of Rs. 1000/-
	xvi) Attestation of Commercial Invoice subsequent to Negotiation	Rs. 125/- per invoice. Min. Rs. 1000/- on each occasion.
17	a) Bills (Demand) <i>(For Demand Bills under LCs, Negotiation Charges to be levied in place of Collection Charges).</i>	i) Interest @ 50 paise per Rs.100/- + collection charges as applicable for bills + out of pocket expenses. ii) Bills paid beyond transit period of 13 days: Interest @ BR + 8.25 % p.a. for delayed period beyond stipulated transit period. iii) Bills returned unpaid: Interest @ BR + 8.25 % p.a. from the date of purchase after adjusting the amount recovered at the time of discounting.
	b) Discounting of Bills (Usance)* Bills under SBI / First Class Banks' LCs Bills up to 3 months Bills exceeding 3 months but upto 6 months Bills exceeding 6 months but upto one year. Bills exceeding 1 year and up to 3 years	The rates are reviewed at regular intervals based on the liquidity position of the Bank, market conditions and are advised from time to time.
	c) Bills under LCs issued by Non-First Class Banks	Discount at Interest Rate as applicable to Cash Credit + Negotiation Charges as applicable + Out of Pocket expenses as applicable.
	d) Non-LC bills	Discount at Interest Rate as applicable to Cash Credit + Collection Charges as applicable for bills + Out of Pocket expenses as applicable.
	* The rates stipulated against bills under SBI / First Class Banks' LCs are applicable only for the Discounting of Bills which fully conform to LC terms.	
18	Recovery of Service Charges for services other than Sanction of credit facilities	<i>Charges to be recovered over and above processing fee (even if specific approval has been sought / approved in the loan proposal per se).</i> (to be recovered separately for each applicable head)
	i) Interchangeability between Limits	0.01% of the limit, minimum Rs. 2,000/- and max. Rs. 50,000/-
	ii) Ceding of Charge on Assets	0.01% of the limit, minimum Rs. 2,000/- and max. Rs. 50,000/-
	iii) Approval for Mergers & Acquisitions	0.05% of the limit, minimum Rs. 5,000/- and max. Rs. 75,000/-
	iv) Rephasement of Loans/ Deferment in Loan Installments	0.05% of the limit, minimum Rs. 2,000/- and max. Rs. 1,00,000/-
	v) Substitution of Collateral Security/ Personal Guarantees	0.02% of the limit, minimum Rs. 2,000/- and max. Rs 50,000/-
	vi) Release of Personal Guarantee/Collateral Security	0.03% of the limit, minimum Rs. 5,000/- and max Rs. 1,00,000/-

Advances Related Service Charges (C&I, SME and AGL Segments) w.e.f. 01.04.2019

Sr. No	Item	Revised Charges (Excluding GST)											
	vii) Change in Terms and Conditions/Change in Project/Items of Machinery	0.05% of the limit, minimum Rs. 3,000/- and max Rs. 2.00 Lacs (applicable to other than PFSBU Proposals) % of the limits, minimum Rs 1,000/- and Max Rs 5,00,000/- per proposal (applicable to PFSBU Proposals)											
	viii) Permission for Extending Corporate Guarantee	0.05% of the limit, minimum Rs. 10,000/- max Rs. 10,00,000/-											
	ix) Issue of No Objection Certificate (NOC)	0.02% of the limit, minimum Rs. 2,000/- max. Rs 50,000/-											
	x) Miscellaneous Approvals not specified above	0.05% of the limit, minimum Rs. 10,000/- max. Rs. 1,00,000/- (to be recovered only in case of standalone cases for all Miscellaneous approvals together)											
19	<p>Application of Penal Interest (GST is not applicable) (Penal interest is not applicable in case of Sick units under Rehabilitation / restructured accounts under CDR / JLF and non-compliance on account of Natural calamities/ extraneous reasons – As may be decided in CDR / JLF).</p> <p>i) Irregularity in Cash Credit Account:</p> <p>ii) Non Submission of Stock statements in time: Stock statements not submitted within 20 days of the succeeding month to be treated as non-submission except where period is extended / specified by the sanctioning authority or in the scheme.</p> <p>iii) Non submission of Renewal Data, including Audited Balance Sheet</p> <p>iv) Non submission / delayed submission of FFRs on due date</p>	<table border="1" data-bbox="846 564 1809 647"> <tr> <td>a) Continuously irregular for a period beyond 60 days.</td> <td rowspan="2">5.00 % per annum on the irregular portion for the period of irregularity.</td> </tr> <tr> <td>b) In other cases</td> </tr> </table> <p>i. For limits up to Rs.10.00 Lacs: Nil</p> <p>ii. For limits above Rs 10.00 lac and up to Rs.1 Crore: Flat penalty (penal interest) of Rs 200/- for each day of delay beyond due date for submission.</p> <p>iii. For limits above Rs 1.00 crore:</p> <table border="1" data-bbox="846 794 1473 967"> <thead> <tr> <th>Limit</th> <th>Flat Penal Interest per day of delay</th> </tr> </thead> <tbody> <tr> <td>Rs 1.00 to Rs 50 Crore</td> <td>Rs 1000/-</td> </tr> <tr> <td>Above Rs 50 crore to Rs 500 crore</td> <td>Rs 2000/-</td> </tr> <tr> <td>Above Rs 500 crore</td> <td>Rs 5000/-</td> </tr> </tbody> </table> <p>a) All loans upto Rs 10.00 lacs: NIL</p> <p>b) For limits above Rs 10.00 lacs and upto Rs 1.00 cr</p> <p>i. Non-submission of renewal data 30 days before the due date for renewal of limits: Flat Rs 5,000/- upto the due date of renewal & flat Rs 10,000/- pm there after till the date of submission.</p> <p>ii. Non submission of audited balance sheet within 6 months of the closure of the FY of the borrowing entity:</p> <ul style="list-style-type: none"> • Delay of one month: NIL. • Delay of more than one month: Pricing to go up by 25 basis points till the audited balance sheet is submitted. <p>c) For the limits above Rs 1.00 cr:</p> <p>(i) Non-submission of renewal data 30 days before the due date for renewal of limits: Flat Rs 50,000/- upto the due date of renewal & flat Rs 1,00,000/- per month thereafter till the date of submission.</p> <p>(ii) Non submission of audited balance sheet within 6 months of the closure of the financial year of the borrowing entity:</p> <ul style="list-style-type: none"> • Delay of one month :NIL • Delay of more than one month: Pricing to go up by 25 basis points till the audited balance sheet is submitted. <p>For listed companies, the above penal provision would be applicable, if the audited financials are not filed with the stock exchange as per SEBI requirements/listing agreement.</p> <p>Rs 5000/- for each month of delay beyond due date for submission.</p>	a) Continuously irregular for a period beyond 60 days.	5.00 % per annum on the irregular portion for the period of irregularity.	b) In other cases	Limit	Flat Penal Interest per day of delay	Rs 1.00 to Rs 50 Crore	Rs 1000/-	Above Rs 50 crore to Rs 500 crore	Rs 2000/-	Above Rs 500 crore	Rs 5000/-
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Advances Related Service Charges (C&I, SME and AGL Segments) w.e.f. 01.04.2019

Sr. No	Item	Revised Charges (Excluding GST)																				
	v) Non-renewal of insurance policy(ies) in a timely manner or inadequate insurance cover	Flat penalty (penal interest) of Rs 200/- for each day of delay beyond due date.																				
	vi) Diversion of Funds (<i>Mandatory Negative covenant</i>)	2.00 % p.a. on the entire outstandings (over and above the aggregate penal interest of 3 % p.a) till such time the position is rectified.																				
	vii) Term Loans (a) Non-payment of interest/ installment (b) Cross default (Default in payment of installment/ interest to other Institutions/ Banks (c) Adverse deviation from stipulated level in respect of any two of the following parameters: I. DSCR II. FACR III. Interest Coverage Ratio IV. Debt/EBIDTA	<p>5.00 % per annum on the irregular portion for the period of irregularity..</p> <p>1.00 % p.a. on the entire outstandings for the period of non-adherence subject to a minimum period of 1 year.</p> <p>Adverse deviation in respect of any two of the following four financial parameters, arrived at based on audited financial statements each year, from the estimated / projected levels accepted at the time of sanction / last review, will attract penal interest :</p> <p>For Term Loans:</p> <table border="1"> <thead> <tr> <th>Parameter</th> <th>Acceptable level for covenant testing</th> </tr> </thead> <tbody> <tr> <td>DSCR</td> <td>As per sanction note</td> </tr> <tr> <td>Interest Coverage Ratio</td> <td></td> </tr> <tr> <td>FACR</td> <td></td> </tr> <tr> <td>Debt/EBIDTA</td> <td></td> </tr> <tr> <td colspan="2">Adverse deviation from the acceptable level for covenant testing beyond which penal provisions would be invoked (per parameter)</td> </tr> <tr> <td>Up to 5 %</td> <td>NIL</td> </tr> <tr> <td>More than 5 % and up to 10 %</td> <td>25 bps p.a.</td> </tr> <tr> <td>More than 10 %</td> <td>50 bps p.a.</td> </tr> <tr> <td colspan="2">Penal interest would be charged retrospectively from the date of audited Balance Sheet on the basis of which, covenants have been tested, for the period of breach.</td> </tr> </tbody> </table>	Parameter	Acceptable level for covenant testing	DSCR	As per sanction note	Interest Coverage Ratio		FACR		Debt/EBIDTA		Adverse deviation from the acceptable level for covenant testing beyond which penal provisions would be invoked (per parameter)		Up to 5 %	NIL	More than 5 % and up to 10 %	25 bps p.a.	More than 10 %	50 bps p.a.	Penal interest would be charged retrospectively from the date of audited Balance Sheet on the basis of which, covenants have been tested, for the period of breach.	
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	viii) EPC Advance where exports do not materialize	2.00% p.a over applicable CC rate from the date of disbursement.																				
20	For implementation of Flexible Structuring-5/25, Scheme/ extension/shifting COD etc	A flat amount of Rs.10 lac to be charged for each proposal																				
21	SERVICE CHARGES FOR PROVIDING CREDIT INFORMATION REPORTS																					
	For Individual Customers (All Segments)	Rs 100/-																				
	For Non-Individual Customers (All Segments)	Rs 1000/-																				

OTHERS:

- (i) Actual out of pocket expenses will be recovered in all cases, except where specifically exempted.
- (ii) Charges for services, not enumerated above, will continue at the existing rates.