



Working Capital : Schedule of Charges

Particulars	Minimum Card Rate
Login Fees	Rs. 5000
Processing Fee	Minimum 1% of the facility amount
Renewal Fees	Minimum 0.75% of the facility amount
Overdrawn charges/security not perfected/covenant not complied with	2% over and above the agreed rate
Commitment charges - Average Quarterly Utilisation < 50%	0.5% of the unutilised amount. Charges will be levied on a quarterly basis. Applicable only for CC/OD facility
Penal Interest for non-submission of Stock Statement	@2% additional rate on existing ROI for non-submission of Stock Statement
Non-Submission of property/stock insurance	2% additional Rate of interest on the amount out-standing.
ROC Filing charges	Rs 3000/- (plus taxes) per filing on availing bank empaneled vendor services.
Cheque Bounce Charges (Term Loan)	Rs 500 (plus taxes) Per cheque bounce
Late payment penalty (Term Loan)	24% per annum (plus taxes) on the amount out-standing from date of default.
Levy of Takeover Charges on customers in case the loan is taken-over by other Banks and NBFCs.	4% of loan Outstanding for Term loan and 4% of the sanctioned amount for Working Capital Facility plus taxes as applicable.

Account Features for CC/OD Product code

Charge Category	Charge Type	Charges Applicable
Cheque book	Free Cheque book (PAP cheque book of 25 leafs)	10 cheque book free per month for limit amount equal to or greater than Rs. 2 Cr. 4 cheque books free per month for limit amount less than Rs. 2 Cr.
	Charges beyond free limits	Rs. 2 per leaf
Collections	Local Cheque clearing	Free
	Outstation cheque collection charges at bank location	Upto ₹ 5000 charge of ₹ 25, Above 5000 and upto and including ₹ 10,000 charge of ₹ 50/-,
	Outstation cheque collection charges at non-bank location	Above ₹ 10,000 ad upto including ₹ 100000 charge of ₹ 100/-, , Above ₹ 100000 charge of ₹ 150/-
	RTGS Inward	Free
	NEFT Inward	Free
	IMPS Inward	Free
Payments	Demand Draft and Payorder at branch locations	Free upto 10 DDs or POs per month
	Charges beyond free limits	Rs. 50 per DD.
	Demand Draft at non-branch locations	Rs. 100 per DD.
	PAP Cheque payment	Free
	RTGS and NEFT Outward Charges at branch (Free online)	Free
	IMPS Outward	Upto Rs. 50,000/- charges of Rs. 5/- per transaction, Rs. 50,001 to Rs. 2, 00,000/- charges of Rs. 15/- per transaction.
Cash Charges	Free Cash Deposit at home location	10% of the sanctioned limit per month
	Charges beyond free limits	Rs. 3/1000
	Cash Deposit at Non-Home location	1% of the sanctioned limit per month
	Charges beyond free limits	Rs. 4/1000
	Cash Withdrawal at home location	Free
	Cash Withdrawal at Non-Home location	Free upto Rs. 50000/- per day by self or third party, beyond which charges of Rs. 4/1000
Other Charges	stop payment single cheque	Rs. 100/- per cheque
	stop payment series	Rs. 150/- for a series of 25 cheques
	Outward cheque return charges for financial reasons	Rs. 50/- per cheque

	Outward cheque return charges for technical reasons	NIL
	Inward cheque return charges for financial reasons	Upto 2 cheques Rs. 350/- per cheque, 3-5 cheques Rs. 500, 6th cheque onwards Rs. 750 per cheque
	Inward cheque return charges for technical reasons	NIL
	Standing instructions set up	Free
	Standing Instructions failure (return)	Rs. 200/- per return
	ECS/NACH Return due to financial reasons	Rs. 500/- per return
	SMS Alerts	Rs. 25 per Quarter
Certificate and Report issuance	Balance Certificate at Branch (Online Free)	Rs. 250/- per instance
	Previous Year balance and interest statement	1 free per annum, more than 1 Rs. 300/- per statement
	Signature verification certificate/Photo Attestion/Address Confirmation	Rs. 50/- per instance
	Stock Statement non-submission charges	Rs. 750/- per month/Quarter
	Duplicate TDS certificate	Rs. 100/-
	Duplicate account statement Print (Free Online or on email)	Rs. 200/-
	DD/PO revalidation/cancellation	Rs. 100/-
Doorstep Banking*	Cheque pickup Oncall per instance	Free one pickup per day (More than once a day Rs. 50/- per call) for limit amount equal to or greater than 2 Cr. For limit amount < 2 Cr. Rs. 50 per call.
	Cheque Pickup beat (per month)	Rs. 450/-
	Cash pickup Beat (charges per month)	
	Upto Rs. 200000	Rs.2200/-
	Rs. 200000 to Rs. 500000	Rs. 3200/-
	Rs. 500000 to Rs. 1000000	Rs. 8000/-
	Rs. 1000000 to Rs. 2000000	Rs. 12000/-
	Rs. 2000000 above	Contact Branch
	Cash pickup On call (charges per instance)	
	Upto Rs. 200000	Rs. 150/-
	Rs. 200000 to Rs. 500000	Rs. 300/-
	Rs. 500000 to Rs. 1000000	Rs. 500/-
	Rs. 1000000 to Rs. 2000000	Rs. 800/-

	Rs. 2000000 above	Contact Branch
* Available on request at select locations only		
Taxes as applicable will be additional		