



The below Schedule of Charges are applicable with effect from 1<sup>st</sup> June 2025.

**Schedule of Charges for Corporate Banking customers**

| Sr. No. | Nature of Charges / Fee  | Charge / Fee Details   |
|---------|--|--|
| 1       | Processing Fee   | Upto 2% of the facility amount   |
| 2       | Proposal Login Fee ( <i>Non-refundable</i> )   | NA   |
| 3       | Renewal / Review Fee- for Existing Cases   | Upto 1% of the facility amount   |
| 4       | Commitment Charges in case quarterly average utilisation in CCOD account is < 60%      | 0.5% p.a. on the difference between the actual utilisation and average utilisation of 60% for the quarter  |
| 5       | Take Over/ Pre-closure Charges (full pre-closure)                                      | <u>Working capital:</u> Upto 5% of the Sanctioned amount<br><u>Term Loan:</u> Upto 5% of principal outstanding   |
| 6       | Term Loan: part pre-closure  | Upto 5% on the principal amount prepaid  |
| 7       | Overline charges in OD/CC (utilisation above drawing power)                            | Upto 24% p.a. of the limit overdrawn above drawing power from the date of Overline till the date of regularisation of limits   |
| 8       | Penal Charges for limit expired Temporary Overdrafts (TOD)                             | Upto 24% p.a. on the utilised limit till the date of regularisation of limit   |
| 9       | Penal Charges for Term Loan  | Upto 36% p.a. on overdue instalment due but not paid till overdue amount is regularised  |
| 10      | Incremental Interest on sanctioned Temporary Overdrafts (TOD) & Adhoc limit            | Upto 2% p.a. on the sanctioned TOD & Adhoc limit utilisation till the facility is regularised  |
| 11      | Conversion Charges for switching loan from fixed to floating rates or vice versa,      | <u>Term Loan:</u> One-time charge of 0.25% on principal outstanding or Rs.5000/- whichever is higher<br><u>Working capital:</u> One-time charge of 0.25% on sanction amount or Rs 5000/- whichever is higher |
| 12      | Delayed submission of stock statement from the due date (for CC accounts)              | Upto 5 Cr : Rs.10,000/- per month<br>Above 5 Cr : Rs.20,000/- per month  |
| 13      | Delayed completion of security perfection  | Rs.25,000/- per month  |
| 14      | Delayed submission of applicable Insurance policy (including renewal)                  | Upto 30 days: Rs.5,000/- per month<br>Above 30 days: Rs.10,000/- per month   |
| 15      | Delayed submission of audited financials (beyond 30 <sup>th</sup> Sep for previous FY) | Rs.5,000/- per month   |
| 16      | Delayed closure of other bank CA   | Rs.10,000/- per month  |
| 17      | Non-compliance of other sanction terms and credit covenants                            | Rs.5,000/- per month   |
| 18      | Commission on LC- Usance   | Upto 1.5% p.a. on Usance LC for first 3 months: Minimum of Rs. 2000/-<br>Additional 1.5% for LC Usance period beyond 3 months but within 6 months: Minimum of Rs. 2000/-                                     |
| 19      | Commission on LC- Sight  | Upto 1% p.a. on LC value- Minimum Rs.1500/-  |
| 20      | LC Text Amendment Charges  | Rs.750/- per amendment   |

|    |   |  |
|----|---|--|
| 21 | LC Value & Tenor Amendment  | Will be charged as<br>LC issuance charges plus amendment charges as above                                    |
| 22 | LC Bill Handling charges  | Rs.750/- per bill  |
| 23 | LC Bill Acceptance charges  | Rs.750/- per bill  |
| 24 | Discrepancy charges   | Rs.750/- per bill  |
| 25 | Stamp charges   | Actual   |
| 26 | SFMS Charges  | Actual   |
| 27 | LC Cancellation charges   | Rs.1000/-  |
| 28 | LC Payment commission   | 0.75% p.a.   |
| 29 | LC Devolvement  | 20% up to 90 days<br>24% Above 90 days   |
| 30 | Issuance of Bank Guarantee-<br>Performance Guarantee  | 1.5% p.a. on BG amount Minimum of Rs. 1500/-   |
| 31 | Issuance of Bank Guarantee-<br>Financial Guarantee  | 2.0% p.a. on BG amount Minimum Rs. 2000.   |
| 32 | BG Issuance Handling Charges<br>(Courier Charges extra)   | Rs.200/- (Courier charges should be separate)  |
| 33 | Text Amendment Charges  | Rs.500/- per amendment   |
| 34 | Increase in Tenor or Value  | Will be charged as BG issuance charges   |
| 35 | BG Claim handling charges   | Rs.500/- per claim   |
| 36 | BG Cancellation charges   | Rs.1000/-  |
| 37 | ROC Filing charges  | Rs.3000/- per filing<br>on availing bank empanelled vendor services  |
| 38 | Issuance of Solvency Certificate  | 0.5% of solvency certificate value<br>(Min of Rs 1000/- and max of Rs 10000/-)                               |
| 39 | BG Invocation   | 20% up to 90 days<br>24% Above 90 days   |
| 40 | CERSAI Charges per security (Stock/<br>Receivables/ Plant & Machinery<br>and Collateral Security) | Rs.100/-   |
| 41 | Stock and Receivables Audit- External   | Rs. 10000/- Metro Locations<br>Rs. 6000/- Other Regions  |
| 42 | Credit Shield Insurance   | Actuals as applicable  |
| 43 | Stock Insurance   | Actuals as applicable  |
| 44 | Property Insurance  | Actuals as applicable  |
| 45 | Legal audit fee per property - for borrowers<br>with exposure Rs.1 Crore and above,               | Rs.5,000/- as standard legal audit fee + documents retrieval<br>charges at actuals (maximum upto Rs.2,000/-) |
| 46 | Documentation Charges   | Rs.2580/-  |

**Note:**

1. All the above mentioned charges are excluding GST and any other Government levies which may change from time to time.
2. GST not applicable for Penal charges