

Loans & Advances		Frequency	Fees and Commission	
Retail Facilities		Frequency	Fees and Commission	
1 Cash Back Facilities - Loans, POD & Bank Guarantees				
1.1	Cash Back Loan/ POD Processing Fees	Personal Accounts	2,000.00	
		Business Accounts	Less than 5.0Mn - 2,000 Above 5.0 Mn - 5,000	
1.2	Cash Back Facility Renewal	Without change to terms and conditions	Individual - 1,000 Business Accounts Less than 5.0Mn - 1,000 Above 5.0 Mn - 2,500	
		With change to terms and conditions	Individual - 2,000 Business Accounts Less than 5.0Mn - 2,000 Above 5Mn - 5,000	
1.3	Cash Back Facility Renewal			
2 Overdrafts				
2.1	Permanent Overdraft set up fee/Processing Fee (Excluding Cash Back OD)	Up to 500K	2,500	
		500K - 1Mn	5,000	
		1Mn - 25Mn	0.5% (Max - 100,000)	
		25Mn - 50Mn	0.375% (Max - 150,000)	
		Above 50Mn	0.25% (Max - 250,000)	
2.2	Temporary Overdraft set up fee	Amount up to 500,000	1,500	
		500,001-1,000,000	3,000	
		1,000,001-5,000,000	5,000	
		5,000,001-10,000,000	7,500	
2.3	Excess Approval (pre-approved)	Above 10 Mig	12,500	
2.4	Inward Referral Charges	Per Transaction	250	
2.5	Minimum Overdraft monthly interest	Per Transaction	150	
		Per Month	300	
3 Personal & Education Loans				
3.1	Processing Fee - 50% waived for Salary Savings Account holders, subject to 1 Month	Loans up to 500K	Per Event 5,000	
		Loans up to 7.5Mn	Per Event 8,500	
		Loans above 7.5Mn	Per Event 12,500	
		Partial settlement upto	5% or Min 10,000 whichever	
		10% of outstanding	4% or Min 10,000 whichever	
3.2	Early settlement fee (within 1 year of granting the facility)	Settlement Capital	50% From the prevailing tariff	
3.3	Early settlement fee (After 1 Year of granting the Facility)			
3.4	Early settlement fee - Salary Savings Account Holders			
3.5	Default penalty charge	Per Event	2% from the due amount	
4 Personal Loans (PILOTS)				
4.1	Processing Fee - 50% waived for Salary Savings Account holders, subject to 1 Month	Loans up to 500K	Per Event 5,000	
		Loans up to 7.5Mn	Per Event 8,500	
		Loans above 7.5Mn	Per Event 12,500	
		Partial settlement upto	4% or Min 10,000 whichever	
		10% of outstanding	2% or Min 10,000 whichever	
4.2	Early settlement fee (within 1 year of granting the facility)	Settlement Capital	NO EARLY SETTLEMENT FEE	
4.3	Early settlement fee (After 1 Year of granting the Facility)			
4.4	Early settlement fee - Salary Savings Account Holders			
4.5	Default penalty charge	Per Event	2% from the due amount	
5 Housing Loans				
5.1	Processing Fee	Loan Amount	0.50%	
		Min	Per Event 5,000	
		Max	Per Event 100,000	
5.2	Early settlement fee (within 1 year of granting the facility)	Partial settlement upto	5%	
5.3	Early settlement fee (After 1 Year of granting the Facility)	10% of outstanding	4%	
5.4	Early settlement fee - Salary Savings Account Holders	Settlement Capital	50% FROM THE PREVAILING	
5.5	Default penalty charge	Per Event	2% from the due amount	
5.6	Stamp Duty	Loan Amount	As per regulations	
6 Loan Against Property (LAP)				
6.1	Processing Fee	Loans up to 5Mn	Per Event 5,000	
		Loans up to 25Mn	Per Event 12,500	
		Loans up to 50Mn	Per Event 20,000	
		Loans up to 100Mn	Per Event 25,000	
		Partial settlement upto	5%	
6.2	Early settlement fee (within 1 year of granting the facility)	10% of outstanding	4%	
6.3	Early settlement fee (After 1 Year of granting the Facility)			
6.4	Default penalty charge	Per Event	2% from the due amount	
6.5	Stamp Duty (Loans above 3Mn)	Loan Amount	As per regulations	
7 Vehicle Loans				
7.1	Processing Fee	Loans up to 3Mn	Per Event 5,000	
		Loans up to 8Mn	Per Event 12,500	
		Loans above 8Mn	Per Event 20,000	
7.2	Early settlement fee (within 1 year of granting the facility)	Partial settlement upto	5%	
7.3	Early settlement fee (After 1 Year of granting the Facility)	10% of outstanding	4%	
7.4	Early settlement fee - Salary Savings Account Holders	Settlement Capital	50% FROM THE PREVAILING	
7.5	Default penalty charge	Per Event	As per regulations	
7.6	Stamp Duty (Loans above 3Mn)	Loan Amount	0.10%	
8 Term Loans				
8.1	Processing Fee	Loans up to 5Mn	Per Event 0.5% (Min 5,000)	
		Loans up to 25Mn	Per Event 0.35% (Min 25,000)	
		Loans up to 50Mn	Per Event 0.25% (Min 87,500)	
		Loans up to 100Mn	Per Event 0.15% (Min 125,000)	
		Partial settlement upto	5%	
8.2	Early settlement fee (within 1 year of granting the facility)	10% of outstanding	4%	
8.3	Early settlement fee (After 1 Year of granting the Facility)			
8.4	Default penalty charge	Per Event	As per regulations	
8.5	Stamp Duty (Loans above 3Mn)	Loan Amount	As per regulations	
9 Retail Facilities/ Revolving Loans				
9.1	New Request	Per Request	15,000	
9.2	Additional Request	Per Request	5,000	
9.3	Renewal	Per Request	15,000	
9.4	Default penalty charge	Per Event	4%	
9.5	Stamp Duty	Loan Amount	As per regulations	
10 Agri / Micro Facility				
10.1	New Request	Upto 100,000	Per Request 2500	
		From 100,001/- to	Per Request 1%	
		Over 500,000	Per Request 5000	
10.2	Additional Request	Per Request	1,000	
10.3	Renewal	Per Request	5,000	
10.4	Early settlement fee	Settlement Capital	Free	
11 Pawning & Gold Loan				
11.1	Processing Fee		Free	
11.2	Stamp Duty	Above 25K	25	
12 Business Banking Facility				
12.1	New Request	Per Request	50,000	
12.2	Additional Request (Permanent Enhancement)	Per Request	25,000	
12.3	Renewal	Per Request	25,000	
12.4	Renewal with Enhancement	Per Request	35,000	
12.5	All Tempory Limits	Pre arrange tempory	25,000	
12.6	Early settlement fee (Term Loans)	Settlement Capital	2%	
13 SME Facility				
13.1	New Request	Below 25Mn	Per Request 15,000	
		Above 25Mn	Per Request 25,000	
13.2	Additional Request (Permanent Enhancement)	Below 25Mn	Per Request 10,000	
		Above 25Mn	Per Request 20,000	
13.3	Renewal	Per Request	15,000	
13.4	Renewal with Enhancement	Per Request	20,000	
13.5	All Tempory Limits Pre arrange tempory facilities (Trade,Money Market,OD,STL)	Below 25Mn	Per Request 15,000	
		Above 25Mn	Per Request 25,000	
13.6	Early settlement fee (Term Loans)	Settlement Capital	2%	
Common Charges				
14 Loan Re-schedule/ Re-Structure Fee (Retail and Business Banking)				
14.1	Loan Amount	up to 1,000,000	Per Event 2,500	
		1,000,001 -	Per Event 5,000	
		5,000,001 -	Per Event 10,000	
		10,000,001 and	Per Event 0.1% of the loan value subject	
15 Legal Fee				
15.1	Property	Up to 1,000,000	Per Event 1,500	
		1,000,001 to	Per Event 1,000	
		5,000,001 to	Per Event 0.75%	
		25,000,001 to	Per Event upto 25Mn 187,000 + 0.50%	
		Above 50,000,001	Per Event upto 50Mn - 312,500 + 0.3%	
				75% of the amount to be
				1,000
15.2	Housing loans	Per event	2,500	
15.3	Vehicle Loans	Title deed	Per deed per copy 500	
15.4	Issuing certified copies	Survey plan	Per plan per copy 500	
15.5	Issuing certified copies	Per letter of	1,000	
15.6	Sending Letter of Demand	One court	3,000	
15.7	Court appearances by in house lawyers			
16 Loan Balance Confirmation				
16.1	Loan Balance Confirmation	Per Request	5,500	
17 Postage				
17.1	Postage Fee	Per Event	Actual	