

A. Retail Loans

Loan Product	PF/ Admin fee	Prepayment / Pre-closure charges	Charges for switching loan from fixed to floating rates and vice versa	Charge for CIBIL report	Cersai registration/mo dification charges
Easy Cash (against securities other than deposits)	0.15% of limit, subject to minimum Rs. 150/-	Nil	0.25% of the balance outstanding / Drawing power whichever is higher	Nil	Nil
Housing loan	0.50% of the limit sanctioned with a min of Rs.10000/- and maximum of Rs.2,00,000/-	1) Floating rate loans to Individuals – Nil 2) Non-Individuals, Fixed rate, Overdraft – 3% on the balance outstanding or DP whichever is higher 3) Hybrid Loans – <i>Fixed Rate period</i> - 3% on the balance outstanding or DP whichever is higher <i>Floating Rate period</i> a) Term loans to Individuals –Nil b) Non – Individuals, overdraft loans - 3% on the balance outstanding or DP whichever is higher.		Nil	Nil
Property Power loan	1% of the limit sanctioned with a minimum of Rs.3000/-			Nil	Nil
Personal Car loan	Two wheelers – 2.50% (minimum Rs.2500/-) New Car Loans: Upto Rs.5Lakh -Rs.2000/- Above Rs.5.00L-Rs.4500/- Used Car Loans: Upto Rs.5Lakh -Rs.3000/- Above Rs.5.00L-Rs.5500/-			Nil	Nil
Personal loan	Upto 3%	Floating Rate Schemes – Nil Fixed Rate schemes- (Excluding Byom Loans) 3%			Nil

Service Charges - Loans and Advances

Loan Product	PF/ Admin fee	Prepayment / Pre-closure charges	Charges for switching loan from fixed to floating rates and vice versa	Charge for CIBIL report	Cersai registration/mo dification charges
Special Vidya Loan	For studies in India – NIL For studies abroad - 0.25 % of the loan amount (Maximum of Rs.2500)	Floating rate loans to Individuals – Nil Others – 3%	0.25% of the balance outstanding / Drawing power whichever is higher	Nil	Nil
Career Solution Loan	0.25% of loan amount - Minimum Rs.1000/-	Floating rate loans to Individuals – Nil Others – 3%		Nil	Nil

Penal charges applicable for loans and advances is published separately in the website of the bank.

Documentation Charges applicable on Retail Loans

Loan Amount	Documentation Charges
Upto Rs. 2 Lakhs	Nil
Rs 2 L - Rs 10 L	500/-
Rs 10 L- Rs 30 L	1000/-
Rs 30 L -Rs 50 lakhs	2500/-
Rs 50 Lakhs-Rs 1 Cr	5000/-
More than Rs 1 Cr	10000/-

1. Loans availed by staff members (both existing and retired), Interest subvention schemes, Gold loans, Govt. sponsored schemes other than NABARD assisted schemes will be exempted.

Note: GST applicable on all the applicable charges will be additional.

B. SME Products

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
Commercial Vehicle Loan scheme	Term Loans	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
Loan @ ease – OD against deposit	OD	Nil	Nil	Nil	Nil	Nil
Loan @ease against approved securities	OD	0.15% of the limit subject to minimum of Rs. 1000 /-.	Nil	Nil	Nil	Nil
Business Loan Scheme to Medical Professionals	Term Loans	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
Loan Scheme for Textile Sector	CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, collected on a quarterly basis, for all loans above Rs.5 Lakhs, if utilization falls below 75% of the limit. (b) For non-availment of limits sanctioned , 50% of the Processing Fee shall be collected as commitment charges
	Term Loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)

Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
CGTMSE Power	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limit sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
	Term loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	Rs.1200/	Rs.15/-	For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges
Federal Rent Securitisation Loan	DL/TL/ OD with diminishing DP	1.00% of the limit (Min Rs.2500/-), 0.50% -If lessee is our Bank Min. Rs.500	Refer #Notes 1(point no. c)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
Fed SME Clean OD	OD	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc-limit if sanctioned)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.

Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
LAP-OD	OD	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc-limit if sanctioned)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
Contractor Plus scheme	CC	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc-limit if sanctioned)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
	BG/LC	1.00% of the limit sanctioned, at the time of fresh sanction & 0.50% at time of renewal for limit renewed.	NA	Rs.1200/	Rs.15/-	For non availment of limits sanctioned - 50% of the Processing Fee shall be collected as commitment charges.
	Term loans	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)

Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
	Addl. funding facility (Demand Loan)	0.25% of the limit of each tranche of bill subject to Max. Rs.5000/-(for the borrowers enjoying WC facility with us)/ 1% of the limit of each tranche of bill (for the borrowers not enjoying WC facility with us)	NA	Rs.1200/	Rs.15/-	NA
Business LAP	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
	Term loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	Rs.1200/	Rs.15/-	For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges
	(BG/LC)	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	NA	Rs.1200/	Rs.15/-	For non availment of limits sanctioned - 50% of the Processing Fee shall be collected as commitment charges.
Quick Biz	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit	3% of the Limit sanctioned (including adhoc	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5

Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
		on renewal	limit if sanctioned)			Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges
	Term loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
	(BG/LC	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	NA	Rs.1200/	Rs.15/-	For non availment of limits sanctioned - 50% of the Processing Fee shall be collected as commitment charges.
Federal Arthias scheme	CC	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc limit if sanctioned)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
GST Lite	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment

Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
						charges.
	Term Loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
Stand up India scheme	CC	0.25 % of the limit sanctioned	3% of the Limit sanctioned (including adhoc-limit if sanctioned)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
	Term Loan	0.50% of the limit	Refer #Notes 1(point no. c)	Rs.1200/	Rs.15/-	50% of PF (for un availed loans)
Asset Backed Loan Scheme (Discontinued scheme)	TL /DL/ OD (Diminishing DP)	1% of the limit	Refer #Notes 1(point no. c)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)

Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
Asset Prime	TL/DL	1% of the limit	Refer #Notes 1(point no. c)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
Green Loan	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
	Term Loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
Asset Power (Business loan to professionals (Discontinued scheme)	Term Loans	0.50% of the limit (Min.Rs 500/-)	Prepayment is permitted. No Pre closure charges.	Rs.1200/	Rs.15/-	50% of processing fee (for un-availed loans)

Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
SGB Biz	OD/CC	1%+GST of the limit on sanction 0.5%+GST of the limit on renewal	3% of the Limit sanctioned (including adhoc limit if sanctioned)	Rs.1200/	Rs.15/-	a) 0.15% per quarter for the entire unutilized portion, to be collected on a quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.
	Term Loan	1.00% of the sanctioned limit	Refer #Notes 1(point no. c)	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)
Dealer Financing Arrangement	OD	As per agreement	NIL	Rs.1200/	Rs.15/-	As per agreement. 50% of the applicable processing fee (for un availed loans)
PMMY	OD/CC	Shishu loans - Nil Loans above Rs.50000 – 1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	NIL	Rs.1200/	Rs.15/-	0.15% per quarter of unutilized portion, 50% of PF (for un availed loans)
	Term Loan	Shishu loans - Nil Loans above Rs.50000 – 0.25% of the limit	NIL	Rs.1200/	Rs.15/-	50% of processing fee (for un availed loans)

Service Charges - Loans and Advances

Loan Product	Type of Loan	P F / Admin fee	Prepayment charges (Exempted types refer #Notes 2)	Charges for CIBIL report*	CIBIL Detect Charge	Commitment charges
	LC/BG	Shishu loans – Nil Loans above Rs.50000 – 1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	NIL	Rs.1200/-	Rs.15/-	NA

- Cibil Charges -(for loans above Rs.2.00L)

Notes:

- Penal charges applicable for loans and advances is published separately in the website of the bank.
- Commitment charges: Collected quarterly for limits above Rs.5L where average quarterly utilization is less than 75% of sanctioned limit.
- Details of discontinued schemes also included for reference.
- GST applicable on all the above charges will be additional

Documentation Charges

Loan Amount	Documentation Charges
Upto Rs. 2 Lakhs	Nil
Rs 2 L - Rs 10 L	500/-
Rs 10 L- Rs 30 L	1000/-
Rs 30 L -Rs 50 lakhs	2500/-
Rs 50 Lakhs-Rs 1 Cr	5000/-
More than Rs 1 Cr	10000/-

Loans and Advances

Loan Product	Processing Fee / Administration fee	Prepayment options and charges on loans sanctioned / disbursed / renewed effective from 01st Jan 2018 *	Charges for CIBIL report (for loans above Rs.2.00L)	Commitment charges	Export Advance Coverage Fees
Loans up to Rs.25,000/-	NIL	NA	NA	NA	NA
Working capital limit (Other than Agri Loans)	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	3% of the Limit sanctioned (including adhoc-limit if sanctioned) in case of limit closed during the tenure of loan.	CIBIL consumer report- Rs.80/- Commercial CIBIL Report –Rs.1200/- CIBIL Detect Charges-Rs.15/-	a) 0.15% per quarter of the unutilized portion, collected on quarterly basis, for all loans above Rs. 5 Lakhs, if utilization falls below 75% of the limit. (b) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.	0.9% per annum for the avg utilization of preshipment limits, collected on a monthly basis.
Term Loan (Other than Agri Loans) / Demand Loan	1.00% of limit	3% of the Balance outstanding or DP whichever is higher or amount of prepayment in case of limit closed during the tenure of loan.	CIBIL consumer report- Rs.80/- per report Commercial CIBIL Report –Rs.1200/- & CIBIL Detect Charges-Rs.15/-	(a) For non availment of limits sanctioned, 50% of the Processing Fee shall be collected as commitment charges.	NA
Non-fund based limits	1.00% of the limit sanctioned, at the time of fresh sanction & at time of renewal 0.50% of the limit renewed.	NA	NA	NA	NA
Advance against securities other than banks own Deposit (AAS)	0.25% of the limit	NA	NA	NA	NA

#Notes1:

- a) MSE loans sanctioned upto ₹5lakhs is exempted from Processing Fee
 b) For OD/CC limits closed/taken over which are overdue for renewal: 2% of the sanctioned limit (including adhoc-limit if sanctioned) will be collected as processing fee
 c) For Term Loans closed/taken over before the contracted period.

Completed period after sanctioning	Applicable Prepayment penalty at the time of pre-closure
Up to 36 months	3% of the amount prepaid*
>36 months	2% of the amount prepaid*

* Amount prepaid = outstanding balance + overflow amount (if any), as on the date of pre closure.

#Notes2: Categories which are exempted from Prepayment Penalty:

- Priority sector advances up to and including ₹25000/-
- Floating rate term loans sanctioned to individuals other than for business purposes
- Gold loans, Advance against Deposits & approved securities, all Staff loans including FHSS.
- CDR accounts.
- Borrowers classified as Micro and Small Enterprises(MSE) coming under the following categories, if closed from own funds
 - All floating interest rate loans
 - All fixed interest rate loans up to & including the limit of Rs. 50 L

Notes3:

Penal charges applicable for loans and advances is published separately in the website of the bank.

The following types of loans are outside the purview of policy on penal charges

- Priority sector loans up to 25,000/-
- Credit cards
- External Commercial Borrowings
- Trade credit including Rupee / Foreign Export Credit.
- Foreign currency loans

Documentation Charges

Loan Amount	Documentation Charges
Upto Rs. 2 Lakhs	Nil
Rs 2 L - Rs 10 L	500/-
Rs 10 L- Rs 30 L	1000/-
Rs 30 L -Rs 50 lakhs	2500/-
Rs 50 Lakhs-Rs 1 Cr	5000/-
More than Rs 1 Cr	10000/-

NeSL Charges

	Service Type	Companies	Other Commercial Entities	Individuals
(a) Submission	i) Data Submission Per Loan record of a borrower for each year	1st Loan Record - Rs.327/- 2-10 Loan Record- Rs.109/- each 11th onwards- Rs.54.5/- each	1st Loan record - Rs.163.5/- 2nd onwards - Rs.54.5/- each	All Loan Records- Rs.54.5/- each
	ii) Default Submission	Free	Free	Rs.54.5/- per instance
(b) Reports	i) One Annual Statement	Free	Free	Free
	ii) Record of Default	Free	Free	Rs.54.5/- per Report
	iii) Other Reports	Free	Rs.54.5/- per Report	Rs.54.5/- per Report

CERSAI Charges

- CERSAI charges will be levied for all loans, where Equitable Mortgage is created, at the rate of Rs.75/- and Rs.150/- for loan of amounts up to Rs.5 Lakhs and above Rs.5 Lakhs respectively.
- Charges for modification of security interest, at the rate of Rs.75/- and Rs.150/- for loan amounts up to Rs.5 lakhs and above Rs.5 Lakhs respectively.
- CERSAI Charges for movables at the rate of Rs.75/- and Rs.150/- for loan amounts up to Rs.5 Lakhs and above Rs.5 Lakhs respectively.
- Charges for searching security interest on properties will be Rs.15/-
- Experian Commercial Including CMR charge Rs.1000/-

Inspection Charges (Other than Agri Loans)

Particulars	Charges
Inspection Within The Same Panchayat /Municipality/Corporation/10km Limits: Loans	
i. Loans up to and inclusive of Rs.25,000/-	Nil
ii Loans above Rs.25,000 and Upto Rs.2,00,000	Rs.100 per annum
iii.Loans above Rs.2,00,000	0.005% of limit, with a minimum of Rs.100 and maximum of Rs.500 per inspection
Mudra Loans:	
i. Loans upto Rs 200000	Nil
ii. Loans above Rs.200000 and Upto Rs.500000	Rs 100 per Quarter
iii. Loans above Rs.500000	Rs 150 per Quarter
Legal & Pre credit Inspection / verification charges	As per actuals
Inspection Beyond The Same Panchayat/Municipality/Corporation/10km Limits	
Normal Charges + Actual Expenses incurred for conducting the inspection	

Details of borrower	Service Charges
Credit Limit less than Rs.10 L	Rs.1,000/-
Credit Limit of Rs.10 L and above to Rs.500 L (including Rs.500 L)	Rs.5,000/-
Credit Limits above Rs.500 L	Rs.20,000/-

Valuation Fees

Value of the Property	Branches coming under Network I	Branches coming under Network II
	Valuation fee	Valuation fee
Up to & including Rs.5 lakhs	Rs.1300	Rs.1200
Above `5 Lakh to `10 Lakh	Rs.1950	Rs.1800
Above `10 Lakh to `50 Lakh	Rs.3900	Rs.6500
Above `50 Lakh to `1 Crore	Rs.6500	Rs.7800
Above `1 Crore to `5 Crore	Rs.7800	Rs.9750
Above `5 Crore to `25 Crore	Rs.9750	Rs.13000
Above Rs.25 Crores	Rs.13000	Rs.19500

Commission & SFMS Charges on Bank Guarantee: Refer Forex and Trade Service Charges Schedule

Commission and other charges on Inland Letters of Credit- Refer Forex and Trade Service Charges Schedule

Solvency Charges

Sub-item	Issuance Charges
Up to and including Rs.1 Lakh	Rs.1,000/-
Above Rs.1 Lakh and up to and including Rs.25 Lakhs	Rs.5,000/-
Above Rs.25 Lakhs up to and including Rs.50 Lakhs	Rs.7,500/-
Above Rs.50 Lakhs	Rs.20,000/-

Switching fees

Charges for switching loan from fixed to floating rates or vice versa	0.25% of the balance outstanding / Drawing power whichever is higher
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C. Agri & Gold Loans

Loan Product	P F/ Admin fee	Prepayment options and charges
ACC/ FKC /Agri working capital	Up to Rs 25,000/- NIL Above Rs 25,000/- - 1% of the limit subject to a minimum of Rs 1,000/-	For limits above Rs 25000/-, Pre closure charges @ 3% of the limit sanctioned or balance outstanding whichever is higher.
Term Loan / Demand loan	Up to Rs 25,000/- NIL Above Rs 25,000/- - 1% of the limit subject to a minimum of Rs 1,000/-	For limits above Rs 25000/-, Pre closure charges @ 3% on balance outstanding or DP whichever is higher.
Agricultural Loan Against Gold Ornaments (ADLG)	Rs.100 to Rs.1300	Nil
Interest Subvention KCC	Loan Amount	Processing Fee
	Up to Rs.25,000	Nil
	Above Rs.25,000 to Rs. 1 L	Rs 1000
	Above Rs.1 L to Rs.2 L	Rs 2000
	Above Rs.2 L	Rs 3000

Documentation Charges

Loan Amount	Documentation Charges
Upto Rs. 2 Lakhs	Nil
Rs 2 L - Rs 10 L	500/-
Rs 10 L- Rs 30 L	1000/-
Rs 30 L -Rs 50 lakhs	2500/-
Rs 50 Lakhs-Rs 1 Cr	5000/-
More than Rs 1 Cr	10000/-

Inspection Charge wef 01-11-2022

Loan Amount	Charge per inspection
Up to Rs.25,000.00	Nil
Above Rs.25,000.00 and up to Rs. 2 L	Rs 200 or *actual cost incurred for conducting inspection whichever is higher + GST.
Above Rs. 2 L and up to Rs. 10 L	Rs 350 or actual cost incurred for conducting inspection whichever is higher + GST.
Above Rs. 10 L	Rs 1000 or actual cost incurred for conducting inspection whichever is higher + GST.

* Actual Cost – actual expense (TA/Other expenses) incurred for conducting Inspection/Field visit.

Valuation Fees

Value of the Property	Branches coming under Network I	Branches coming under Network II
	Valuation fee	Valuation fee
Up to & including Rs.5 lakhs	Rs.1300	Rs.1300
Above 5 Lakh to 10 Lakh	Rs.1950	Rs.1950
Above 10 Lakh to 50 Lakh	Rs.3900	Rs.6500
Above 50 Lakh to 1 Crore	Rs.6500	Rs.7800
Above 1 Crore to 5 Crore	Rs.7800	Rs.9750
Above 5 Crore to 25 Crore	Rs.9750	Rs.13000
Above Rs.25 Crores	Rs.13000	Rs.19500

Review Charge with effect from 15th December 2023.

Schemes	Loan Amount	Annual/Regulatory Review Fee
All Agri Loan schemes which is coming under the purview of Annual/ Regulatory review process.	Up to Rs.25,000/-	NIL
	Above Rs.25,000/- to Rs.1 Lakh	Rs.100/-
	Above Rs.1 Lakh to Rs.3 Lakh	Rs.300/-
	Above Rs.3 Lakh to Rs.5 Lakh	Rs.500/-
	Above Rs. 5 Lakh to Rs.10 Lakh	Rs.750/-
	Above Rs.10 Lakh to Rs.25 Lakh	Rs.1000/-
	Above Rs.25 Lakh to Rs.50 Lakh	Rs.1500/-
	Above Rs.50 Lakh	Rs.2,000/-

Inspection Charges for Loans under Interest Subvention Schemes (other than gold loans) are as tabled below.

Scheme	Scheme Codes	Amount	Inspection Charge
Limits under Interest Subvention Scheme (other than gold loans)	78434, 78492 & 78623	Irrespective of loan amount	Nil

Penalty for delayed repayment for Gold loans (wef. 31/01/2025)Excluding GST)

Agri Gold Loans	Penal Charges – Up to 18%
Non Agri Gold Loans	Penal Charges – Up to 18%

Gold loan Processing Fees

Products	Applicable Processing Fees (Excluding GST)
Digi Gold (Revised wef 03-05-2024)	0.10% of the limit subject to a minimum of Rs.395 to be collected on next day of disbursement and on anniversary date every year.
General Gold Loan (Revised wef 01-11-2023)	Rs.180 to Rs.270
GL Graded Interest Rate Scheme (Revised wef 20-04-2021)	0.35% of the limit subject to a minimum of Rs 350
Kisan Gold Scheme (Revised wef 01-11-2023)	Rs. 530 to Rs.1700
ISS KCC GOLD (Revised wef 20-04-2021)	@ 0.80% of sanctioned limit
MSME Gold Loan (Revised wef 01-11-2023)	Rs.180 to Rs.270
MSME Gold Loan OD	Up to 0.35%
KGL Limited	Rs 1900 to Rs 2900
Fed Smart Saver Scheme	0.50% of the limit subject to a minimum of Rs 500

Appraiser Charges for Gold loans (wef 01/11/2023)

Sanctioned Limit	Appraiser charges (Excluding GST)
Up to Rs 25000	Nil
Above Rs 25000 to Rs 50000	Rs.140
Above Rs 50000 to Rs 1 Lakh	Rs.200
Above Rs 1 Lakh to Rs 2 Lakh	Rs.220
Above Rs 2 Lakh to Rs 3 Lakh	Rs.300
Above Rs 3 Lakh to Rs 5 Lakh	Rs.430
Above Rs 5 Lakh	Rs.140 Per Lakh

Security Operation fee

Loan Types	Charge amount (Excluding GST)
OD-Digi-Gold	First 2 security operations in a month- Free From 3rd security operation onwards Rs 250 shall be collected. Rs 250+ GST for each security operation.
OD-Digi-Gold-NRI	
Other Permitted Gold loan schemes	

Overdue Notice Charges (wef 01/01/2024)

Loan Types	Charge amount (Excluding GST)
Gold Loans	Rs 250/-

Note: GST applicable on all the above charges will be additional.