

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 <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 <u>Working capital:</u> One-time charge of 0.25% on sanction amount or Rs 5000/- whichever is higher
12	<u>Working Capital:</u> Penal Charges for Non-submission of Stock Statement / covenant not complied /Renewal docs not submitted / Property or stock insurance not submitted	Upto 24% p.a. on the utilised limits till the conditions are complied
13	<u>Term Loan:</u> Penal Charges for Non-Submission of property insurance / covenant not complied	Upto 24% p.a. on the principal outstanding till conditions are complied
14	Commission on LC- Usance	Upto 1.5% p.a. on Usance LC for first 3 months: Minimum of Rs. 2000/- Additional 1.5% for LC Usance period beyond 3 months but within 6 months: Minimum of Rs. 2000/-
15	Commission on LC- Sight	Upto 1% p.a. on LC value- Minimum Rs.1500/-
16	LC Text Amendment Charges	Rs.750/- per amendment
17	LC Value & Tenor Amendment	Will be charged as LC issuance charges plus amendment charges as above
18	LC Bill Handling charges	Rs.750/- per bill
19	LC Bill Acceptance charges	Rs.750/- per bill
20	Discrepancy charges	Rs.750/- per bill

21	Stamp charges	Actual
22	SFMS Charges	Actual
23	LC Cancellation charges	Rs.1000/-
24	LC Payment commission	0.75% p.a.
25	LC Devolvement	20% up to 90 days 24% Above 90 days
26	Issuance of Bank Guarantee- Performance Guarantee	1.5% p.a. on BG amount Minimum of Rs. 1500/-
27	Issuance of Bank Guarantee- Financial Guarantee	2.0% p.a. on BG amount Minimum Rs. 2000.
28	BG Issuance Handling Charges (Courier Charges extra)	Rs.200/- (Courier charges should be separate)
29	Text Amendment Charges	Rs.500/- per amendment
30	Increase in Tenor or Value	Will be charged as BG issuance charges
31	BG Claim handling charges	Rs.500/- per claim
32	BG Cancellation charges	Rs.1000/-
33	ROC Filing charges	Rs.3000/- per filing on availing bank empanelled vendor services
34	Issuance of Solvency Certificate	0.5% of solvency certificate value (Min of Rs 1000/- and max of Rs 10000/-)
35	BG Invocation	20% up to 90 days 24% Above 90 days
36	CERSAI Charges per security (Stock/ Receivables/ Plant & Machinery and Collateral Security)	Rs. 100/-
37	Stock and Receivables Audit- External	Rs. 10000/- Metro Locations Rs. 6000/- Other Regions
38	Credit Shield Insurance	Actuals as applicable
39	Stock Insurance	Actuals as applicable
40	Property Insurance	Actuals as applicable

All the above mentioned charges are excluding GST and any other Government levies which may change from time to time.

The above charges are applicable for existing customers with effect from 1st April 2024 and for new customers with effect from 1st June 2024.