

Advances Related Service Charges (C&I, SME and AGL Segments) w.e.f. 01.06.2025		
Sr. No	Item	Revised Charges (Excluding GST)

CHAPTER I – SERVICE CHARGES ON CREDIT RELATED TRANSACTIONS																						
1	<p>(a) Loan Processing Charges (other than ABU) (To be charged on Adhoc limits also) (Applicable also to loans under Consortium arrangement to the extent of our share)</p> <p>(For food processing industry, the loan processing fee would be 50 % of the applicable rate).</p> <p>Processing Charges for Working Capital limits upto Rs 5 lacs (For Micro and Small Enterprises as per MSMED Act 2006): NIL</p> <p>Not applicable for Central Government Organizations & PSU companies having Maharatna, Navratna and Miniratna</p> <p>Unified Loan Processing Charges comprises the following charges: a. Loan Processing Charges b. Facility Fee c. Inspection Charges d. Documentation Charges e. Interchangeability Fee f. Allocation of Limits g. Equitable/ Registered Mortgage Charges h. CIC Charges i. NeSL Charges j. CLP Platform Fee</p>	<p>Unified Loan Processing Fee – Fund Based + Non-Fund Based Limits</p> <table border="1"> <tr> <td>Up to Rs. 50,000/-</td> <td>Nil</td> </tr> <tr> <td>Above Rs. 50,000/- but up to Rs. 5 lac</td> <td>Rs. 1000/-</td> </tr> <tr> <td>Above Rs. 5 lac and up to Rs 10 lacs</td> <td>Rs 2000/-</td> </tr> <tr> <td>Above Rs 10 lacs and upto Rs 50 lac</td> <td>0.40% of the loan amount</td> </tr> <tr> <td>CRA/ CUE</td> <td>Above Rs. 50 Lac and Upto Rs. 50 Crore (A)</td> <td>Above Rs. 50 Crore (B)</td> </tr> <tr> <td>CRA SB 1 to SB 4 / CUE 1 to CUE 4/ BRE 1 to BRE 4</td> <td>0.50% of the loan amount</td> <td>0.25% of the loan amount. Minimum of Rs. 25 Lacs</td> </tr> <tr> <td>CRA SB 5 to SB 10 / CUE 5 to CUE 10/ BRE 5 to BRE 8</td> <td>0.75% of the loan amount.</td> <td>0.50% of the loan amount. Minimum of Rs. 37.50 Lacs</td> </tr> <tr> <td>CRA SB 11 and below and unrated / CUE 11 and below/ BRE 9 to BRE 10</td> <td>1.00% of the loan Amount.</td> <td>1.00% of the loan Amount. Minimum of Rs. 50.00 Lacs</td> </tr> </table>	Up to Rs. 50,000/-	Nil	Above Rs. 50,000/- but up to Rs. 5 lac	Rs. 1000/-	Above Rs. 5 lac and up to Rs 10 lacs	Rs 2000/-	Above Rs 10 lacs and upto Rs 50 lac	0.40% of the loan amount	CRA/ CUE	Above Rs. 50 Lac and Upto Rs. 50 Crore (A)	Above Rs. 50 Crore (B)	CRA SB 1 to SB 4 / CUE 1 to CUE 4/ BRE 1 to BRE 4	0.50% of the loan amount	0.25% of the loan amount. Minimum of Rs. 25 Lacs	CRA SB 5 to SB 10 / CUE 5 to CUE 10/ BRE 5 to BRE 8	0.75% of the loan amount.	0.50% of the loan amount. Minimum of Rs. 37.50 Lacs	CRA SB 11 and below and unrated / CUE 11 and below/ BRE 9 to BRE 10	1.00% of the loan Amount.	1.00% of the loan Amount. Minimum of Rs. 50.00 Lacs
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		<p>i. In case of new connection, 50% of total processing fee will be recovered at the time of conveying sanction and remaining 50% at the time of documentation.</p>																				
<p>ii. However, for recovering processing fee in respect of conveying Indicative Term Sheet (In-Principle Sanction/ Approval), the same shall be recovered as per the guidelines, mentioned in circular No. CCO/CPD-ADV/13/2024-25 dated 26.04.2024.</p>																						
<p>Please read the following stipulations in conjunction with the aforesaid charges structure:</p> <ul style="list-style-type: none"> • Where any outside agencies/ law firms are engaged for documentation, the actual charges to be recovered from borrowers. • No processing charges to be recovered on loans against our own deposits, Govt. Securities NSCs, KVPs and IVPs etc. • Processing Charges are not applicable on term loans where upfront fee is to be recovered. • The charges are to be recovered at the time of initial sanction as well as for each renewal. • Where account could not be renewed in time due to delayed submission of data by the borrower or any other reason, the processing charges are to be recovered on the anniversary date of renewal for continuing the advance. • In cases, where an account is renewed after the due date (with or without enhancement), processing charges for the delayed period as applicable i.e. for the broken period should be recovered to align the next due date of the applicable charges with the date of actual renewal rather than the original/initial due date. 																						

		<ul style="list-style-type: none"> • In cases, where an account is renewed before the due date (with or without enhancement), processing charges as applicable should be recovered after adjusting the processing fees for the overlapping period, so that, the next due date for recovery of processing fees will be synchronized with the new/next due date of renewal. • In cases of New to Bank customer, the applicability of recovery of processing fee should be counted from the date of acceptance to the next renewal date, as per sanction note. • In respect of Government Sponsored Schemes viz. SGSY etc., recovery of service charges will be in accordance with the terms of scheme. • Wherever CUE/BRE rating is considered for taking credit decision, Service Charges shall be based on CUE/BRE Rating only. • In the case of eligible priority sector loans to SHGs/ JLGs, the limit of Rs. 50,000/- will be applicable per member and not to the Group as a whole. • Processing Charges on Asset Backed Securitization loans (Pool Financing) should be recovered as per the scheme. • Product specific processing charges are to be recovered wherever prescribed by BUs. • For Ship Recycling Units, Processing Fee mentioned at 'Column B' will be applicable for exposure above Rs. 50 Lac. 																
	(b) (i) Unified Loan Processing Charges for ABU – ACC Advances (FB + NFB Limits)	<table border="1"> <thead> <tr> <th>Limit</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Upto Rs. 50,000/-</td> <td>NIL</td> </tr> <tr> <td>>Rs.50,000 upto Rs.3.00 Lacs</td> <td>Rs 1000.00</td> </tr> <tr> <td>>Rs.3.00 lacs upto Rs.50.00 lacs</td> <td>0.65% of the loan amount</td> </tr> <tr> <td>>Rs.50.00 Lacs</td> <td>As per point no. 1(a) align with the CRA/CUE rating.</td> </tr> </tbody> </table>	Limit	Charges	Upto Rs. 50,000/-	NIL	>Rs.50,000 upto Rs.3.00 Lacs	Rs 1000.00	>Rs.3.00 lacs upto Rs.50.00 lacs	0.65% of the loan amount	>Rs.50.00 Lacs	As per point no. 1(a) align with the CRA/CUE rating.						
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	(b) (ii) Unified Loan Processing Charges for ABU – KCC Advances (FB + NFB Limits)	<table border="1"> <thead> <tr> <th>Limit</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Upto Rs. 3.00 lacs</td> <td>NIL</td> </tr> <tr> <td>>Rs.3.00 lacs upto Rs.50.00 lacs</td> <td>0.65% of the loan amount</td> </tr> <tr> <td>>Rs.50.00 Lacs</td> <td>As per point no. 1(a) CRA/CUE rating.</td> </tr> </tbody> </table>	Limit	Charges	Upto Rs. 3.00 lacs	NIL	>Rs.3.00 lacs upto Rs.50.00 lacs	0.65% of the loan amount	>Rs.50.00 Lacs	As per point no. 1(a) CRA/CUE rating.								
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>Rs.50.00 Lacs	As per point no. 1(a) CRA/CUE rating.																	
	• Product Specific Charges shall be applicable as per guidelines issued by ABU from time to time.																	
2	<p>(a) Unified Upfront Fee</p> <p>(Upfront Fee on Term Loans upto Rs 2 lacs in Ag Segment is NIL)</p> <p>Bank loans upto Rs. 5 Lac per borrower/ unit to Micro and Small Enterprises (as per MSMED Act 2006) are exempted</p> <p>Unified Upfront Fee comprises the following charges:</p> <ol style="list-style-type: none"> Upfront Fee Inspection Charges Documentation Charges Equitable/ Registered Mortgage Charges CIC Charges NeSL Charges CLP Platform Fee 	<p><i>In respect of PF&S SBU handled accounts wherein In-principle sanction letter is to be issued, prior to full scale due diligence/appraisal, following fees are to be recovered before processing the proposal. These fees are applicable only on TL component. (This fee is not applicable for PSUs and companies promoted by PSUs)</i></p> <table border="1"> <thead> <tr> <th>Stage</th> <th>Fees (Rs. in Lacs)</th> <th>Remarks</th> </tr> </thead> <tbody> <tr> <td>Submission of proposal by branch/ syndicator/ promoters</td> <td>5</td> <td>Non-Refundable</td> </tr> <tr> <td>Issuance of Indicative Term Sheet (In Principle (IP) Sanction letter)</td> <td>15</td> <td>Non-Refundable</td> </tr> <tr> <td>Revalidation/ Modification</td> <td>5</td> <td>Non-Refundable/Non-adjustable against Upfront Fees</td> </tr> </tbody> </table> <p><i>The aggregate of Rs. 20.00 Lacs recovered till IP stage would be adjusted against the Upfront fees recoverable at the disbursement stage.</i></p> <table border="1"> <tr> <td>For all other term loans:</td> </tr> <tr> <td>CRA SB 1 to SB 4 / CUE 1 to 4 - 1.25 % of the Loan amount.</td> </tr> <tr> <td>CRA SB 5 to SB 10/ CUE 5 to 10- 1.50 % of the loan amount.</td> </tr> <tr> <td>CRA SB 11 and below and unrated / CUE 11 and below: 2.00% of loan amount.</td> </tr> </table>	Stage	Fees (Rs. in Lacs)	Remarks	Submission of proposal by branch/ syndicator/ promoters	5	Non-Refundable	Issuance of Indicative Term Sheet (In Principle (IP) Sanction letter)	15	Non-Refundable	Revalidation/ Modification	5	Non-Refundable/Non-adjustable against Upfront Fees	For all other term loans:	CRA SB 1 to SB 4 / CUE 1 to 4 - 1.25 % of the Loan amount.	CRA SB 5 to SB 10/ CUE 5 to 10- 1.50 % of the loan amount.	CRA SB 11 and below and unrated / CUE 11 and below: 2.00% of loan amount.
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		Other than PF&S SBU, 50% of the applicable upfront fee will be recovered at the time of conveying sanction and remaining 50% of the applicable upfront fee will be recovered at the time of acceptance of sanction by the borrower.																									
(b) Annual review charges for Term Loans (Not applicable for Central Government Organizations & PSU companies having Maharatna, Navratna and Miniratna)	Limit	Charges																									
	Up to Rs 25.00 lakh	NIL																									
	Above Rs 25.00 lakh to Rs 50.00 Cr	0.10% during implementation stage and 0.05% after implementation stage.																									
	Above Rs 50.00 Cr	CRA SB 1 to SB 4 - 0.05% CRA SB 5 to SB 10 - 0.10% Below SB 10- 0.15%																									
	<p>i. Annual Review charges shall be applicable to standalone Term Loan reviews only and not applicable in cases where TL Review is part of regular review / renewal of other credit facilities.</p> <p>ii. However, the charges will be applicable for all Term Loans upto the stage of DCCO, even if TL review is part of regular review/renewal of other credit facilities i.e. in cases where working capital limits (FB+NFB) has been sanctioned.</p> <p>Method of calculating review charges: Where disbursement is being made in stages, the annual review fee is to be charged on the sanctioned limit whereas in case the sanctioned amount has been fully disbursed and the repayment has commenced, the review charges shall be levied on the outstanding amount at the time of review of limit /due date till the account is fully closed. The annual review fee is to be charged on the anniversary date of 1st disbursement.</p>																										
(c) For Schemes where Refinance is obtained	As specified by Refinancing Agency (To be charged on Short Term Loans also)																										
(d) Project Appraisal fee (Applicable for Project Term Loans only): To be recovered in addition to Upfront fee in case the appraisal note is shared with other lenders in Consortium /MBA lending.	<table border="1"> <thead> <tr> <th rowspan="2">Quantum of Loan</th> <th colspan="3">% of Project Cost (Rs. In lacs)</th> </tr> <tr> <th>%</th> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.25 Crore</td> <td>1.1</td> <td>11</td> <td>28</td> </tr> <tr> <td>> Rs.25 Crore but upto Rs.50 Crore</td> <td>0.85</td> <td>28</td> <td>40</td> </tr> <tr> <td>> Rs.50 Crore. but up to Rs.100 Crore</td> <td>0.55</td> <td>40</td> <td>55</td> </tr> <tr> <td>Above Rs.100 Crore</td> <td>0.30</td> <td>55</td> <td>@</td> </tr> </tbody> </table> <p>@ To be negotiated in tune with market conditions</p>				Quantum of Loan	% of Project Cost (Rs. In lacs)			%	Minimum	Maximum	Up to Rs.25 Crore	1.1	11	28	> Rs.25 Crore but upto Rs.50 Crore	0.85	28	40	> Rs.50 Crore. but up to Rs.100 Crore	0.55	40	55	Above Rs.100 Crore	0.30	55	@
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3	Lead Bank Fees where our Bank is the Leader Bank Under Consortium: (In addition to applicable loan processing charges for loans under Consortium and upfront fee and any other fee)	Number of banks in Consortium \$	Fee (per annum)																								
		Up to 5 banks	15 lacs																								
		More than 5 banks	50 lacs																								
	<p>\$ including lead bank in Consortium or Multiple Banking Concession in the Lead Bank charges in case of standalone term loans, once approved will be valid for 3 years from the date of documentation provided there is no deterioration in risk profile of the borrower based on external rating (-/+ not to be considered) and financial covenant stipulated at the time of sanction. Thereafter, fresh approval should be taken after 3 years from the appropriate authority. Wherever, external rating is not available, there should not be any downgrade in internal rating.</p>																										

4	TRA Agent fee i.e. Fee for opening / operating Escrow / TRA a/cs (Trust & Retention a/c)	Number of banks in Consortium \$	Fee (per annum)
		Up to 5 banks	15 lacs
		More than 5 banks	30 lacs
Concession in the Escrow/TRA charges in case of standalone term loans, once approved will be valid for 3 years from the date of documentation provided there is no deterioration in risk profile of the borrower based on external rating (-/+ not to be considered) and financial covenant stipulated at the time of sanction. Thereafter, fresh approval should be taken after 3 years from the appropriate authority. Wherever, external rating is not available, there should not be any downgrade in internal rating.			
5	Revalidation of Sanction (Not applicable for revalidation of pricing approvals)		
	a) Working Capital	50% of the applicable processing charges (In case of revalidation, concessions in processing charges, if any, approved at the time of original sanction will lapse and therefore revalidation charges will become applicable on card rates, unless fresh concessions are approved by sanctioning authority.)	
	b) Term Loan (For revalidation in respect of proposals handled by PF&S SBU, refer point no. 2 of the annexure)	i. For Project Loans – 30% of the applicable Project Appraisal Fee ii. For all other Term Loans – 50% of the of the applicable unified upfront fee. (In case of revalidation, concessions in upfront fee if any, approved at the time of original sanction will lapse and therefore revalidation charges will become applicable on card rates, unless fresh concessions are approved by sanctioning authority.)	
6	Issuing Commercial Paper and Paying Agency Commission	Flat Fee of Rs. 20,000/- per issue	
7	Recovery of Service Charges for services other than Sanction of credit facilities Charges to be recovered if approval has not been sought alongwith credit proposal at the time of sanction/review/renewal. (To be recovered separately for each applicable head)		
	i) Substitution of Collateral Security/ Personal Guarantees	For (i to vi), following charges should be recovered	
	ii) Release of Personal Guarantee/Collateral Security during the tenor of the loan	0.25% of the limit, Minimum Rs 5000/- Max Rs. 5,00,000/-	
	iii) Rephasement of Loans/ Deferment in Loan Installments		
	iv) Permission for Extending Corporate Guarantee		
	v) Approval for Mergers & Acquisitions		
	vi) Change in Terms and Conditions/Change in Project/Items of Machinery		
	vii) Ceding of Charge on Assets (Not applicable in case of NOC/Exchange of pari passu letter in consortium accounts)	For (vii to viii), following charges should be recovered	
	viii) Miscellaneous approvals not covered under parameter (i) to (vii) obtained from the sanctioning authority	0.05% of the limit, minimum Rs 2000/- and Max Rs. 1,00,000/-	

8	Miscellaneous Approvals not specified at Point No. 7 (where individual authorities have powers to grant such approvals)	0.05% of the limit, minimum Rs. 10,000/-; maximum Rs. 1,00,000/- (to be recovered only in case of standalone proposal for all Miscellaneous approvals together).
9	For implementation of Resolution Plan/ Restructuring/ Extension/ Shifting DCCO etc.	0.25% of the limit (subject to cap of Rs.20 lakhs) (Charges will be applicable irrespective of such approval is obtained with regular renewal or standalone basis as it entails higher risk.)
10	SERVICE CHARGES FOR PROVIDING CREDIT INFORMATION REPORTS (CIR) to other banks/ FIs.	
	For Individual Customers (All Segments)	Rs. 500/-
	For Non-Individual Customers (All Segments)	Rs. 2,500/-
11	Solvency Certificate	Rs. 300 per lac Minimum – Rs. 1,500/- and Maximum – Rs. 25,000/-
12	Exercise of Swing Option (No authority has been vested with discretion to reduce this service charge)	@ 0.02% of amount involved, subject to a minimum of Rs. 1,000/- and a maximum of Rs. 5,000/-

OTHERS:

(i) Actual out of pocket expenses will be recovered in all cases, except where specifically exempted.

(ii) Charges for services, not enumerated above, will continue at the existing rates.

Sr. No	Item	Revised Charges (Excluding GST)
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CHAPTER II – SERVICE CHARGES ON INLAND BG

Inland BG Charges# (per BG)	As under BGs for all segments
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Card Rate for Performance Bank Guarantees (Minimum Commission per BG- Rs 600.00)

CRA/CUE Rating	Card Rates	Card rates for Priority Sector	The said CARD Rates are applicable for BGs issued upto 3-year period.
CRA SB 1-SB 4 / CUE 1- CUE 4	1.60 % p.a	1.20 % p.a	For BGs beyond 3 years CARD Rates will get increased by 25 bps.
CRA SB 5- SB 10/ CUE 5- CUE 10	1.80 % p.a	1.35 % p.a.	
CRA SB 11 and below and unrated / CUE 11 and below	2.20 % p.a	2.20% p.a.	

Card Rate for Financial Bank Guarantees (Minimum Commission per BG- Rs 600.00)

CRA/CUE Rating	Card Rates	Card rates for Priority Sector	The said CARD Rates are applicable for BGs issued upto 3-year period.
CRA SB 1-SB 4 / CUE 1- CUE 4	1.90 % p.a	1.45 % p.a.	For BGs beyond 3 years CARD Rates will get increased by 25 bps.
CRA SB 5- SB 10/ CUE 5- CUE 10	2.10 % p.a	1.60 % p.a.	
CRA SB 11 and below and unrated / CUE 11 and below	2.30 % p.a	2.30% p.a.	

Illustration:

- i. **Original BG Amount** : Rs 1.00 lacs
- ii. **Original Period** : 01.01.2024 to 31.12.2025 (2 years)
- iii. **Extension requested** : 01.01.2026 to 31.12.2027 (2 years)
- iv. **Card Rate:** : 1.20% p.a.

In the above illustration, since extension is being requested for a period beyond 3 years from the original period, therefore the effective card rate for the extended period will be increased by 0.25% i.e.1.45%. However, the increased card rate will be effective from 01.01.2026 and not from retrospective date i.e. 01.01.2024.

Rebate based on available Cash Margin

<i>Extant Instructions</i>		Proposed Instructions
<i>Cash Margin</i>	<i>Charges applicable</i>	No Change
100 %	25 % of the effective rate	
50 %	50 % of the effective rate	
< 50 %	Effective rate	

Note:

- i. The rebate based on cash margin, is not to be considered over and above the customer level concessions already provided as part of the sanctioned credit facilities. Ex. In case, the cash margin is 50%, then charges to be recovered against card rate is concession approved by the sanctioning authority or 50% of the card rate whichever is higher.
- ii. Minimum commission of Rs 600.00 will be recovered from the customer even if concession is available either based on cash margin or concessions approved by the competent authority.
- iii. In case of BGs with tenor more than 3 years, the card rates for such BGs will be increased by 25 bps. Accordingly, any concession will be applicable on the card rate plus 25 bps. In case the approval for

concession is on the specific card rates without mention of 25 bps, then the concession will be applied on the specific card rates and additionally 25 bps should be charged.

i) BG Advising Charges:

		BG issued by SBI	BG issued by other banks
1	Advising of BGs	Rs 500/- per instance	Rs 1000/- per instance
2	Advising Amendments	Rs 250/- per advice	Rs 500/- per advice

BG Charges will be recovered in multiple of months for the actual period of BG liability outstanding in Bank's books, with a minimum period of one month. For this purpose, broken days in a month will be treated as full month for recovery of commission.

Commission on issue of Advance Payment Guarantee should be 20 % higher than the normal charges as applicable to financial guarantees.

For BG established through Internet Module (e-Trade/YONO Business) of Exim Bills, 90% of the regular charges to be recovered. (i.e. a concession of 10 % of the regular charges with maximum concession of Rs 1000/- per transaction for all Inland trade finance transactions.

P Segment customers are to be considered as unrated borrower

In respect of BG Charges, for high value customers (i.e. for all customers of CAG and CCG, and those customers as decided by SMEBU for RB & O), customer-wise schedule of Service Charges shall be prepared and enclosed to the loan proposal. In other words, there will be a Rate Card for every sanction with company-wise rate to be approved by the respective Sanctioning Authority.

ii) Amendment in BG Clause	Rs. 1000/- per instance	
iii) For refund of commission for the Unexpired period of BG	Upto 100% - DGM (COO) of CAG or CCG Branch/ DGM of CCG Branch/ DGM (B&O) or DGM (Branch Head)/ DGM (PF&S SBU)	
	<p>Refund of commission should not be made wherein the unexpired period (including claim period) of guarantee is less than one month. Refund is to be permitted only after receiving the original BG at the counter/ release letter from the beneficiary.</p> <p>Before approving refund of BG Commission, following undertakings to be obtained from the borrower:</p> <ul style="list-style-type: none"> • That the purpose/ contract for which BG was issued has been completed. • That the Bank Guarantee is not substituted/ replaced by BG from any other bank/ FI for the same project/ contract. 	
iv) Opinion Report Charges (OR Charges)	Nature of Transaction processed in the new Trade Finance Application with technical integration for fetching of online ORs	Fixed proposed Opinion Report plus GST (Max for 3 transactions of the same applicant – counterparty pair in a financial year)
	Issuance of Inland BG	Rs. 1,000/- per BG
	Any other transaction involving domestic counter parties	Rs. 1,000/- per instance
<p>In all the above cases, if the counterparties are Government Departments (Central/ State), Public Sector Undertakings/ Boards (Central/ State), Courts and Customers who have waiver of opinion report requirement, aforesaid charges would not be applicable.</p>		

v) Transmission Charges through SFMS	Rs 500/- per instance where SFMS is involved
vi) Postage Charge	<ul style="list-style-type: none"> • Rs 250/- for Domestic • Actual postage/courier charges will be recovered for overseas

OTHERS:

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(ii) Charges for services, not enumerated above, will continue at the existing rates.

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CHAPTER III - SERVICE CHARGES ON INLAND LC		
Other Inland LCs[#]		
(i) Opening Charges* [per LC (including Revolving[@] LC)] (These charges are inclusive of commitment fees and usance charges) (Minimum Commission per LC Rs. 2,000/-)		
For amendment w.r.t enhancement of value/ extension of period, difference between total revised charges minus charges already recovered will be applicable, with a minimum commission of Rs. 500/- per instance.		
CRA/CUE Rating		Card Rates
Card rates for Priority Sector		
CRA SB 1-SB 4 / CUE 1- CUE 4		1.10% p.a
CRA SB 5- SB 10/ CUE 5- CUE 10		1.40% p.a
CRA SB 11 and below and unrated / CUE 11 and below		1.80% p.a
		0.85 % p.a.
		1.05 % p.a.
		1.80% p.a
Rebate based on available Cash Margin		
<i>Extant Instructions</i>		
<i>Cash Margin</i>	<i>Charges applicable</i>	
100 %	25 % of the effective rate	
50 %	50 % of the effective rate	
< 50 %	Effective rate	
Note:		
The rebate based on cash margin, is not to be considered over and above the customer level concessions already provided as part of the sanctioned credit facilities. Ex. In case, the cash margin is 50%, then charges to be recovered against card rate is concession approved by the sanctioning authority or 50% of the card rate whichever is higher.		
Minimum commission of Rs 2000.00 will be recovered from the customer even if concession is available either based on cash margin or concessions approved by the competent authority.		
[#] In respect of LC and BG Charges, for high value customers (i.e. for all customers of CAG and CCG, and those customers as decided by SMEBU for RB & O), customer-wise schedule of Service Charges shall be prepared and enclosed to the loan proposal. In other words, there will be a Rate Card for every sanction with company-wise rate to be approved by the respective Sanctioning Authority.		
[*] For Letters of Credit established through Internet Module (e-Trade/YONO Business) of Exim Bills, 90% of the regular charges to be recovered. (i.e. a concession of 10 % of the regular charges with a maximum concession of Rs. 1,000/- per transaction for all Inland trade finance transactions.		
[*] LC Charges will be recovered in multiple of months for the actual period of LC liability outstanding in Bank's books, with a minimum period of one month + Usance Period (as applicable). For this purpose, broken month will be treated as full month for recovery of commission. Further, any bill lodged under LC, unless retired continue to be part of LC liability outstanding.		
[@] Same as per LC Opening charges [Item (i) above]. (Applicable to the amount of reinstatement each time)		
ii) Other amendments apart from extension in period or increase in value of LC	Flat commission of Rs. 500/- on each amendment.	
iii) Transferable Letters of Credit	Rs. 1000/- per transfer except when the name of the beneficiary is changed under instructions from opening Bank.	
iv) Adding Confirmation	As applicable to LC opening charges. Item (i) above.	
v) Acceptance Charges (For Discrepant Bills)	Flat Rs 2000/-	
vi) Acceptance Charges (For Non-Discrepant Bills)	For Bill Value upto Rs. 1 Lac – Rs. 500/- flat per bill For Bill Value more than Rs. 1 Lac – Rs. 1,000/- flat per bill	
vii) Retirement of Bills under Inland LC	0.30% of the bill amount with max. of Rs. 10,000/-	
viii) Non-payment/ non-acceptance of Demand/ Usance Bills of exchange on presentation/ on due date	0.20 % of bill amount. Minimum Rs. 1000/-	

ix) Advising LCs	Flat Rs. 2000/- per instance	
x) Advising Amendments	Rs. 750/- per advice / instance	
xi) For refund of commission for the unexpired period in case Inland LC gets closed before expiry (i.e. if Inland LC is not used at all) Refund should not be made wherein the unexpired period of LC is less than one month. Refund is to be permitted only after receiving back original LC along with confirmation from beneficiary of the LC that it is not used/ will not be utilized.	Upto 100% - DGM (COO) of CAG or CCG Branch/ DGM of CCG Branch/ DGM (B&O) or DGM "(Branch Head)/ DGM (PF&S SBU)	
xii) Opinion Report Charges (OR Charges)	Nature of Transaction processed in the new Trade Finance Application with technical integration for fetching of online ORs	Fixed proposed Opinion Report plus GST (Max for 3 transactions of the same applicant – counterparty pair in a financial year)
	Issuance of Inland LC	Rs. 1,000/- per LC
	Any other transaction involving domestic counter parties	Rs. 1,000/- per instance
	In all the above cases, if the counterparties are Government Departments (Central/ State), Public Sector Undertakings/ Boards (Central/ State), Courts and Customers who have waiver of opinion report requirement, aforesaid charges would not be applicable.	
xiii) Transmission Charges through SFMS	Rs 500/- per instance where SFMS is involved	
xiv) Postage Charge	<ul style="list-style-type: none"> Rs 250/- for Domestic Actual postage/courier charges will be recovered for overseas 	

OTHERS:

- (i) Actual out of pocket expenses will be recovered in all cases, except where specifically exempted.
(ii) Charges for services, not enumerated above, will continue at the existing rates.

Sr. No	Item	Revised Charges (Excluding GST)
CHAPTER IV – SERVICE CHARGES ON DISCOUNTING OF BILLS (INLAND)		
1	a) Outward Bills (Demand)	<p>i) For 13 days – 1 Month MCLR p.a. + Collection Charges/ Negotiation Charges (in case of LC) as applicable for bills + Out of Pocket Expenses.</p> <p>ii) For Bill paid beyond transit period of 13 days – 1 Month MCLR p.a. + 500 bps p.a. for delayed period beyond stipulated transit period.</p> <p>iii) Bills returned unpaid: Clean OD Rate from the date of negotiation after adjusting the amount recovered at the time of negotiation.</p>
	b) Discounting of Bills (Usance)# <u>Bills under SBI/ First Class Banks' LCs/ Banks on whom our bank has Global Exposure Limits</u> Bills upto 180 days Bills exceeding 180 days to 360 days	<p>Interest + Negotiation Charges + Out of Pocket Expenses</p> <p>The rates will be updated periodically by CPPD in consultation with Global Market (GM).</p> <p>Latest Interest Rates to be referred as per circular updated from time to time.</p>
	c) Bills under LCs issued by Non-First Class Banks	Discount at Interest Rate as applicable to Cash Credit + Negotiation Charges as applicable + Out of Pocket expenses as applicable
	d) Negotiation Charges	0.30% of the bill amount; Minimum Rs. 600/- & Maximum Rs. 2,000/-
	e) Attestation of Commercial Invoice subsequent to Negotiation	Rs. 125/- per invoice. Min. Rs. 1,000/- on each occasion.
	f) Non-LC bills Discounting	Discount at Interest Rate as applicable to Cash Credit + Collection Charges as applicable for bills + Out of pocket expenses as applicable.
	g) Collection Charges (LC & Non-LC Bills) *	Collection of bills under LC – Rs. 750/- Collection of bills under Non-LC – Rs. 1000/-
	h) Bill handling charges for return of documents *	Rs 1000/-
	i) Clean Payment received under LC Bill	Flat charge of Rs. 1,000/-
	j) Transmission Charges through SFMS	Rs 500/- per instance where SFMS is involved
	k) Postage Charge	<ul style="list-style-type: none"> • Rs 250/- for Domestic • Actual postage/courier charges will be recovered for overseas
	2.	Opinion Report Charges (OR Charges)
<p>Negotiation of Bills under Inland LC issued by other banks</p> <p>Rs. 1,000/- per LC</p>		
<p>Any other transaction involving domestic counter parties</p> <p>Rs. 1,000/- per instance</p>		
<p>In all the above cases, if the counterparties are Government Departments (Central/ State), Public Sector Undertakings/ Boards (Central/ State), Courts and Customers who have waiver of opinion report requirement, aforesaid charges would not be applicable.</p>		

(#) The rates stipulated against bills under SBI/ First Class Bank's LC are applicable only for the Discounting of Bills which fully confirms to LC terms.

(*) These charges will also be applicable to Non-LC Inward Collection Bills.

OTHERS:

(i) Actual out of pocket expenses will be recovered in all cases, except where specifically exempted.

(ii) Charges for services, not enumerated above, will continue at the existing rates