

Schedule of Rate and Charges for Wholesale Loan

Loan	Working Capital(CC/OD)	Term Loan	Construction Finance	NBFC/MFI	LC/BG
Interest Rate	Up to 20%	Up to 20%	Up to 20%	Up to 18%	Not Applicable
Loan Processing Charges	Upto 2% of Limit amount	Upto 2% of Loan amount	Upto 2% of Loan amount	Upto 2% of Loan amount	Upto 2% of Loan amount
Renewal Fees	Upto 1% of Limit Amount	Not Applicable	Upto 1% of Limit Amount	Upto 1% of Limit Amount	Upto 1% of Limit Amount
Documentation Charges	Upto Rs 5000	Upto Rs 5000	Upto Rs 5000	Upto Rs 5000	Upto Rs 5000
Stamping Charges	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act
Overdue Interest	24% per annum on overdue amount	24% per annum on overdue amount	36% per annum on overdue amount	24% per annum on overdue amount	Not Applicable
TOD	Case IRR			Case IRR	
Collection Charges	Rs 200	Rs 200	Rs 200	Rs 200	Not Applicable
Cheque/SI/ACH/ECS Return Charges	As per schedule of charges for services	Rs 500	Rs 500	Rs 500	Not Applicable
Swap Charges(Replacement of PDCs/Change of bank)	Not Applicable	Rs 1000	Rs 1000	Rs 1000	Not Applicable
Prepayment Interest / Foreclosure Charges* See Note 1	4% on sanctioned amount	4% of Principal Outstanding	5% of Principal Outstanding, if paid before 12 month 3% of Principal Outstanding balance, if paid after 12 month	5% of Principal Outstanding, if paid before 12 month 3% of Principal Outstanding balance, if paid after 12 month	Not Applicable
Duplicate Issue of NOC	Rs 500	Rs 500	Rs 500	Rs 500	Rs 500
Solvency Certificate	Min:10000 Max: 50000	Min:10000 Max: 50000	Min:10000 Max: 50000	Min:10000 Max: 50000	Min:10000 Max: 50000
Statement of Account	Nil	Rs 500	Rs 500	Rs 500	Nil
Amortisation/Repayment Schedule	Not Applicable	Rs 500	Rs 500	Rs 500	Not Applicable
Part Foreclosure Charge	Not Applicable	4% of Principal Outstanding	5% of Principal Outstanding, if paid before 12 month 3% of Principal Outstanding balance, if paid after 12 month	5% of Principal Outstanding, if paid before 12 month 3% of Principal Outstanding balance, if paid after 12 month	Not Applicable
Foreclosure Statement Charges	Not Applicable	Rs 500	Rs 500	Rs 500	Not Applicable
Change in Instalment Due Date	Not Applicable	Rs 500 + difference period interest (if any)	Rs 500 + difference period interest (if any)	Rs 500 + difference period interest (if any)	Not Applicable
Change in Property / Asset / Collateral	Rs 2500	Rs 2500	Rs 2500	Rs 2500	Rs 2500
Copy of Any Property/Loan Document	Rs 1000	Rs 1000	Rs 1000	Rs 1000	Rs 1000
Assets verification Charges	Not Applicable	Not Applicable	At Actual	At Actual	Not Applicable
Property Valuation Charges	Rs. 2500/- per property	Rs. 2500/- per property	Rs. 6100/- (CF linked cases) or Rs. 2500/- + Rs. 500/- per tranche if internal valuer	Rs. 2500/- per property	Rs. 2500/- per property
Property Legal Charges	Rs 2500	Rs 2500	Rs 2500	Rs 2500 (if applicable)	Rs 2500
Legal / Incidental Charges	At Actuals	At Actuals	At Actuals	At Actuals	At Actuals
CERSAI Charges	Nil	Nil	Nil	Nil	Nil
Equitable Mortgage Charges	As per State act	As per State act	As per State act	As per State act	As per State act
Provisional/ Final IT Certificate	Nil	Nil	Nil	Nil	Nil
Conversion from Fixed to Floating or Floating to fixed or reduction of rate or change of Structure	Not Applicable	1% of Outstanding Principal	1% of Outstanding Principal	1% of Outstanding Principal	Not Applicable
Commitment Charges	1% of un-utilized amount in case average utilization of limits for the quarter is below 60%	Not Applicable	1% of un-utilized amount in case average utilization of limits for the quarter is below 60%	Up to 0.5% of un-utilized amount in case average utilization of limits for the quarter is below 60%	Not Applicable
Stock Audit Charges(Wherever applicable)	As per Actuals	Not Applicable	As per Actuals	As per Actuals	As per Actuals
ROC filling Charges	As per Actuals	As per Actuals	As per Actuals	As per Actuals	As per Actuals
Penal Interest(In case of non-compliance eg. Non submission of insurance/stock statement/churning with other bank for more than 30%/renewal overdue/any other condition not complied as per the sanction letter	2% over and above the existing ROI	2% over and above the existing ROI	2% over and above the existing ROI	2% over and above the existing ROI	2% over and above the existing ROI
Cheque Cancellation (stale, change in favoring etc)	Not Applicable	1. If customer's request within 7 days of cheque date: Rs. 1000/- (cancellation Charges). 2. If customer's request after 7 days of cheque date: Rs. 1000/-(cancellation Charges) & Interest till date of request	1. If customer's request within 7 days of cheque date: Rs. 1000/- (cancellation Charges). 2. If customer's request after 7 days of cheque date: Rs. 1000/-(cancellation Charges) & Interest till date of request	1. If customer's request within 7 days of cheque date: Rs. 1000/- (cancellation Charges). 2. If customer's request after 7 days of cheque date: Rs. 1000/-(cancellation Charges) & Interest till date of request	Not Applicable
Technical Fee (for additional property or property situated outside geographic limit or for pre technical)	Rs. 2500/- per property	Rs. 2500/- per property	Rs. 6100/- (CF linked cases) or Rs. 2500/- + Rs. 500/- per tranche if internal valuer	Rs. 2500/- per property	Rs. 2500/- per property
Commission on LC/BG Issuance	Not Applicable	Not Applicable	Not Applicable	Not Applicable	upto 2% p.a
LC/BG Devolvement Charges	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
LC/BG Devolvement Interest on devolved amount	Not Applicable	Not Applicable	Not Applicable	Not Applicable	24% per annum

Note:

1. For Individual Floating Rate Loans full prepayment of the loan with NIL charge
2. Rates and Charges are depending on purpose & profile of customer and discretion of bank
3. Service Tax and other Government taxes, cess, levies etc. applicable as per prevailing rate will be charged over and above the Fees and Charges
4. The above charges are the upper limit, which may vary case to case basis.