

REVISION IN LOAN PROCESSING CHARGES w.e.f. 10.08.2020

		Revised w.e.f. 10.08.2020	
	PROCESSING CHARGES [For all loans other than loan against Bank's TDR].	For Individuals	Other than Individuals
a.	New Loans / Additional Limit / ADHOC limit (Except Loans mentioned below separately)	0.70% of loan amount [Min-`1,500/- Max. as per below slabs] 1) Upto `1.00 crore loan amount Max. `50,000/- 2) Above `1.00 crore to `5.00 crore loan amount Max. `60,000/- 3) Above `5.00 crore Max. `75,000/-	0.70% of loan amount [Min `3,000/- Max. as per below slabs] 1) Upto `1.00 crore loan amount Max. `50,000/- 2) Above `1.00 crore to `3.00 crore loan amount Max. `70,000/- 3) Above `3.00 crore to `5.00 crore loan amount Max. 85,000/- 4) Above `5.00 crore to `10.00 crore loan amount Max. `1,00,000/- 5) Above `10.00 crore Max. `1,50,000/-

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		For Individuals	Other than Individuals
b.	Renewal	0.45% of loan amount [Min-`1,500/- Max. `30,000/-	0.50% of loan amount [Min-`2,000/- Max-`.50,000/-

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c.	Education Loan	0.40% of loan amount [Min-Rs.1000/- Max-Rs.10,000/-]
d.	BPLN Above ` 3 lacs/BCCB POD Above `3 lacs	`2,000/-
e.	SULN (Upto `3 Lacs)/BCCB POD (upto `3 lacs)	`1,000/-
f.	Loan against Indira Vikas Patra National Saving Certificate LIC Policies	0.85% of loan amount [Min-`2,000/- Max-`75,000/-]
g.	Ornament Loan (Above `1 Lac)	`600/-
h.	COD	0.40% of loan amount (Max-`.5,000/-)

NOTE –

Revised (w.e.f. 10.08.2020)	
1.	Processing fees for various standalone request (not made alongwith request for renewal / enhancement in limits) e.g. reduction in ROI, Reduction/waivers of personal guarantee, change of guarantors, release of security, change in sanction letter terms etc. (on successful request)
	For exposure upto Rs.1 crore = ` 1,000/- per instance
	For exposure above Rs.1 crore = ` 2,000/- per instance
2.	<p>a) 10% of processing charges will be recovered immediately at the time of submission of new proposal.</p> <p>b) 30% of processing fees will be recovered after loan is sanctioned but before issue of sanction letter to customer.</p> <p>c) Balance 60% of processing fees will be recovered at the time of disbursement.</p> <p>d) In exceptional cases Bank reserves the rights to reduce the applicable processing fees on case to case basis in its discretionary powers..</p> <p>**Moreover, the amount of processing charges recovered will not be refundable even if the proposal is declined or not disbursed due to non-compliance of sanction terms & conditions.</p>

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For Individuals		For Other than Individuals	
	In case of renewal with enhancement of CC/OD Limit, processing fee will be charged as		In case of renewal with enhancement of CC/OD Limit, processing fee will be charged as
-	for renewal of existing limit @ 0.45% of Loan amount. Maximum `30,000/-.	-	for renewal of existing limit @ 0.50% of Loan amount. Maximum `50,000/-.
-	for the enhanced limit @ 0.70% of the enhanced limit. Minimum 1,500/- Maximum `30,000/-	-	for the enhanced limit @ 0.70% of the enhanced limit. Minimum 3,000/- Maximum `50,000/-