

Credit Operations

| Items | Charges |
|---|---|
| Account Maintenance Fees | |
| All loan accounts fee: | No account maintenance fee for loans accounts including OD/CC/(Hypo) account |
| Loan Management Fees | |
| Loan Against all Schemes/FDR/Share/all other Securities (MDB) | As per negotiation on the basis of customer-banker relationship; maximum up to 2% on total facility amount. |
| Loan Against all Schemes/FDR/Share/all other Securities (other Bank/Fl) | As per negotiation on the basis of customer-banker relationship; maximum up to 2% on total facility amount. |
| Loans and advances unsecured or partially secured by any type of collateral | As per negotiation on the basis of customer-banker relationship; maximum up to 2% on total facility amount. |
| Management fee for loan related services like time extension, collateral rearrangement, release, renewal/rescheduling/restructuring, revision of covenants/condition, interest rate, and other loan related services. | As per negotiation on the basis of customer-banker relationship maximum up to 2% on total facility amount |
| Miscellaneous Fees /Charges/Commission | |
| Upfront fees | As per negotiation on the basis of customer-banker relationship; maximum of 2% on loan amount. |
| Commitment Fee | As per negotiation on the basis of customer-banker relationship; maximum up to 2% on loan amount. |
| Early Settlement Fee | As per negotiation on the basis of customer-banker relationship; maximum up to 2% on loan amount. |
| Partial Settlement Fee | As per negotiation on the basis of customer-banker relationship; maximum up to of 2% on partially settled amount. |
| Price of Loan Application Form(s) | No charge is applicable |
| CIB Charge | At Actual |

**** VAT to be deducted on standard declared charges & fees although Bank may reduce the charges & fees customer to customer.**