



SERVICE CHARGES ON LOANS & ADVANCES

SR.NO.		NATURE OF CHARGES	SERVICE CHARGES EXCLUSIVE OF GST
1.		Loan Application Charges (By Branch)	Upto 5 Lakhs ₹. 200/- Above 5 Lakhs ₹. 300/-
2.		CIBIL Charges	₹. 150/- (Individual) ₹. 1850/- (Commercial)
3.		Pre/ Post Visit Charges	As actual or Minimum ₹. 250/
4.		Issuance of In-principal / Preliminary Sanction Letter	Upto ₹. 25 Lakhs ₹. 1000/- Above ₹. 25 Lakhs upto ₹ 100 Lakhs ₹. 2000/- Above ₹. 100 Lakhs ₹. 5000/-
5.	a)	Processing Fee - For New Sanction	
		General Saving / Current Account	1 % on Loans & Advances
		Ambar Sakhi Account	0.75% on Loans & Advances
	b)	Processing Fee for Renewal of CC/OD Limit	0.25% of Sanctioned Limit Per Year (Subject to No Enhancement in Limit)
6.		Delay/Non Submission of Stock Statement	2% Penal Charges on above actual ROI
7.		LIC/NSC/KVP Assignment Charges	₹. 1000/- Per Policy
8.		Valuation Charges	Individual Flat/ Shop/ Office/ Industrial Gala
			Area upto 1500 Sq./Ft. : ₹. 2500/-
			Area above 1500 to 3000 Sq./Ft. : ₹. 3500/-
			Area above 3000 Sq./Ft. : ₹. 5000/-
			Land & Building
			Plot area upto 500 Sq./Mt. : ₹. 7500/-
			Plot area above 500 to 1000 Sq./Mt.: ₹. 10,000/-
			Plot area above 1000 Sq./Mt. : ₹. 15,000/-
			For Desk-top valuation : ₹. 15,000/-
			if plot is in outskirts area additional ₹. 5000/-
			(Negotiable depending upon the distance)
			Housing/Commercial project under construction/ completed
			For APF ₹. 5000/- for each set of wings
			For CF ₹. 25000/- to ₹. 50000/- depending on the
			size of the project
			Vehicle : Car (4 Wheeler) : ₹ 500/-
			Vehicle : Truck : ₹ 1000/-
			Plant & Machinery-Negotiable by CAD official only
			depending upon nature and number of machinery
9.		Search / Legal opinion Charges	₹. 5500/- to ₹. 6500/-
		In case of Equitable mortgage - Intimation	₹. 2500/- to ₹. 3500/-
		In case of Registered Mortgage - Mortgage Draft	₹. 6500/-
10.		CERSAI Charges	₹. 100/- (In case of Equitable mortgage including extension of charge)
11.		IGR Maharashtra	₹. 50/-
12.		Professional Fees charged for Filling & Creation of charges at registrar of Companies (ROC)	₹. 3000/- Per Filling + Applicable Fees & Taxes for registration
			₹. 1000/- + ₹. 50/- Per Entry (Excl. Applicable Fees & Taxes)
13.		Post Disbursement Document (PDD)	After Due Date of PDD till the Date of Completion, 1% on Outstanding Balance in case of term loan or on limit in case of CC/OD. In case of multiple nature / events of defaults maximum penal charges should @2% p.a.
14.		Delay in repayment of EMI / Principal / Interest	2% Penal Charges on above actual ROI
15.		Delay in Regularisation of Over Limit	2% Penal Charges on above actual ROI
16.		Issue of LOD (List of Document)	₹. 250/- Per Letter
17.		Commitment Charges	1% of Unutilised portion of CC/OD in case of Quarterly Avg. Utilisation less than 50%



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18.		Stock inspection Charges by Branch	CC A/c Upto 5 Lakh ₹. 500/- Above 5 Lakh upto 50 Lakh ₹. 1000/- Above 50 Lakh upto 1 Crore ₹. 2000/- 1 Crore & above ₹. 5000/-
19.	a)	Stock Audit by CA Firm	For limit of ₹. 50 Lakhs to ₹ 100 Lakhs : ₹. 5000/- + Out of Pocket Exp.* Above Limit ₹.100 Lakhs to ₹.300 Lakhs : ₹.6000/- + Out of Pocket Exp.* Above Limit ₹. 300 Lakhs : ₹. 7000/- + Out of Pocket Exp.*
	b)	Inspection Charges By CA Firm	For limit of ₹. 50 Lakhs to ₹. 100 Lakhs : ₹. 1000/- + Out of Pocket Exp.* Above Limit ₹. 100 Lakhs to ₹. 300 Lakhs : ₹. 2000/- + Out of Pocket Exp.* Above Limit ₹. 300 Lakhs : ₹ 3000/- + Out of Pocket Exp.*
	c)	Out of Pocket Expenses*	Ambarnath or Badlapur : ₹. 200/- Per account Other Locations : ₹. 500/- Per account
20.		Documentation / Legal Audit charges	₹. 2000/-
21.		Security Inspection Charges	₹. 3000/-
22.		Pre-Closure Charges	1% p.a On the outstanding amt. in case of term loan & Sanctioned limit in case of working capital limit
23.		Non Submission of Financial Statements/ Documents Renewal Data for renewal of facilities after due date till the date of submission to the satisfaction of the bank	1.50 % p.a on the outstanding amount in case of Term Loan & Sanctioned limit amount in case of Working Capital (CC/OD) from the due date till the date of submission
24.		Take over of Credit facilities by Bank/ FIs before Due date / Renewal date	2% p.a on the Outstanding amount in case of Term Loan & Sanctioned limit in case of working capital limit
25.		Non-Creation/Perfection of security within the timeline	2% p.a on the Outstanding amount
26.		Solvency / Capabilities Certificate	Upto ₹. 100,000/- : ₹. 1000/-
			₹. 100,000/- to ₹. 500,000/- : ₹. 1500/-
			₹. 500,001/- to ₹. 10,00,000/- : ₹. 3000/-
			₹. 10,00,001/- to ₹. 25,00,000/- : ₹. 5000/-
			₹. 25,00,001/- to ₹. 50,00,000/- : ₹. 7000/-
			₹. 50,00,001/- to ₹. 1,00,00,000/- : ₹. 10,000/-
27.		Bank Guarantee (Per Annum)	For Margin Upto 25% 3% Plus other bank charges
			For Margin Upto 50 % 2% Plus other bank charges
			For Margin Upto 100 % 1% Plus other bank charges
28.		ECS Mandate Change Charges	₹. 250/- Per Request
29.		Gold Loan Charges	
	a)	Processing Fees	
		Loan /OD upto ₹. 25,000/-	0.50%
		Loan /OD above ₹. 25,000/-	1.00%
		Processing Fees for Top-Up OD	1.00% On enhanced portion
	b)	Charges for Part-Release of Gold Ornaments	
		Upto ₹. 25,000/-	₹. 100/- (Incl Valuer Charges : ₹. 100/-)
		above ₹. 25,000/- Upto ₹. 1,00,000/-	₹. 200/- (Incl Valuer Charges : ₹. 100/-)
		₹. 1,00,001/- & above	₹. 500/- (Incl Valuer Charges : ₹. 100/-)
	c)	Renewal Charges for AGOD facility	
		Upto ₹. 25,000/-	₹. 100/-
		Above ₹. 25,000/- upto ₹. 1,00,000/-	₹. 500/-
		₹. 1,00,001/- to ₹. 5,00,000/-	₹. 1000/-
		Above ₹. 5,00,000/-	₹. 2000/-
	d)	Gold Valuation Charges	
		0.18 paise per gross weight	Actuals - All other Branches
		0.30 paise per gross weight	Actual -Thane Branch
	e)	Custody Charges	₹. 300/- per quarter in case of delivery of ornaments is not taken within one month from closure of loan / OD Account



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30.	a)	Recovery Charges Loans & Advances other than Gold Loans	
	i)	1st Reminder	Actual Postage + ₹. 100/-
	ii)	2nd Reminder	Actual Postage + ₹. 150/-
	iii)	3rd Reminder	Actual Postage + ₹. 200/-
	iv)	Show Cause Notice	Actual Postage + ₹. 250/-
	v)	Notice Under Section 49	Actual Postage + ₹. 300/-
	vi)	Notice under Section 49 failure to comply	Actual Postage + ₹. 500/-
	vii)	Visit to Customer, Stressed Account	Actual Charges or Minimum ₹. 100/-
	viii)	101 Case Process Fees (Before)	Actual Postage + ₹. 1000/-
	ix)	Documentation Charges u/s 101 (After) Legal	Actual Postage + ₹. 1000/-
	b)	Gold Loan Related Recovery Charges	
	i)	Overdues Handling Charges	₹. 150/- 1st Notice issued ₹. 200/- 2nd Notice issued
	ii)	Visit to customer post 2 notices	₹. 300/- Per Visit
	iii)	Paper Advertisement Charges	Actuals
	iv)	Auction Charges	Actuals

GST AT APPLICABLE RATE PRESENTLY 18% SHALL BE CHARGED ADDITIONALLY ON ALL THE SERVICE CHARGES MENTIONED ABOVE.



For more details contact your nearest branch or call us on

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