

**SERVICE CHARGES ON LOANS & ADVANCES W.E.F 1ST JANUARY 2026
(CHARGES ARE EXCLUDING APPLICABLE TAXES)**

1. Processing Charges

A) Fresh Working Capital Limits

Slab	Charges*
Upto Rs.25 lacs #	1%
Above Rs.25 lacs to Rs.100 lacs	1%
Above Rs.100 lacs	1%
Adhoc/TOD	1% of the adhoc limit for the tenor in addition to the additional ROI, with a minimum of Rs.5000/-

- * Applicable for other Retail Loans also for working capital purpose
- * For exposures backed by 100% FD, 50% of the applicable charges to be collected
- * # NIL for Priority Sector Loans upto Rs.50000 per individual
- * NIL processing charge for facilities against our own deposits – LAD/ODFDR

B) Non-Fund Based (Same as fund-based exposure)

Slab	Charges *
Upto Rs.25 lacs #	1%
Above Rs.25 lacs - upto Rs.100 lacs	1%
Above Rs.100 lacs	1%
Adhoc/TOD	Na

- * For exposures backed by 100% cash margin, 50% of the applicable charges to be collected
- # NIL for Priority Sector Loans upto Rs.50000 per individual

C) Term Loans including Retail Loans for Business purpose

Slab	Charges *
Any Amount	1%

- * NIL for Priority Sector Loans upto Rs.50000

D) Gold Loan (including Gold OD)

Loan Amount	Charges *
Upto 0.25 L	NIL
> 0.25 L <= 2 L	Rs.200/-
> 2.00 L <= 5 L	Rs.250/-
> 5 L	Rs.300/-
Customers having > 20 accounts	Rs.500/-

- * Charges applicable on total exposure and to be collected per account

E) For Retail Loans – Personal Purpose

Product**	Charges *
Home Loan	Upto 10 L – Rs.2500 > 10 L & Upto 50 L – Rs.5000 > 50 L – 0.25%, max Rs.15000
Car Loan/Used Car Loan	0.25%, subject to min Rs.2000 and maximum of Rs.12500/-
2-Wheeler Loan	1.00%
Loan Against Property/LRD	1.00%
Education Loan–Vidya Credit	Upto 7.50L – Nil, >7.50L – 0.50%
Education Loan–Vidya Kiran	0.75%
Personal Loan	1.25%
Green Loan (Solar Panel)	1.00%
Dhanam Easy loan/Loan Against Life Insurance Policies	50% of the PC as applicable to FB facility to be collected
Fintech Loans (for loan amount >Rs.50000/-)	2%

* For business purpose, as applicable for Term Loans

** Any other Retail Loan for personal purpose, PC of 0.75% is applicable or as approved by PPAC

F) For Reviews and Renewals (Not Applicable for Term Loans)

Fund Based & Non-Fund Based

Limit	Charges *
Upto Rs.50,000	NIL
Above Rs.50000	0.50%

* Charges are made applicable for all CC/OD limits, including other retail products for business purpose

* In cases where renewals are delayed, processing charges on a pro rate basis to be collected so long as operations are allowed in the accounts. This is to be ensured at the time of initiating request for extension of limits.

2. Inspection Charges (Applicable for all Business Loans and WC Loans)

Limit	Charges*
Upto Rs.50,000/-	Nil
Above Rs.50,000/- to Rs.10 L	Actual expenses or Rs.2000/- pa, whichever is higher
Above Rs.10 L	Actual expenses or Rs.5000/- pa, whichever is higher

*Actual expenses incurred / charge to be collected as and when fall due

3. Cash Handling Charges

Facility Limit	Charges
Upto Rs 100 L	Upto 20% of the sanctioned limit per month
Above Rs 100 L and Upto Rs 500 L	15% of limit sanctioned subject to max 50 L per month
Above Rs 500 L	10% of limit sanctioned subject to max 100 L per month
Charge applicable is Rs 3.00 per Rs 1000	

4. Credit Information Report Charges

Category	Charges
CIBIL Consumer #	Rs.100/- per report
CIBIL Commercial	Rs.1750/- per report
CRIF Consumer #	For SHG Lending-Rs.15/-Per report (including GST) For Other ProductsRs.100/-Per report (including GST)
CRIF Commercial	Rs.1000/- per report

Fintech Micro Finance excluded.

Branch shall give a copy of the reports to the borrower without fail

5. EM Creation Charges

Loan / Limit	Charges*
Upto 2 L	Nil
Above 2 L	0.10% on the loan amount subject to maximum of Rs.5000

* Excluding Govt Sponsored loans. Actual expenses to be collected

6. Documentation Charges

Loan / Limit	Charges*
Upto 10 L	Nil
Above 10 L – Upto 50 L	Rs.500
Above 50 L – Upto 100 L	Rs.1000
Above 100 L – Upto 1000 L	Rs.5000
Above 1000 L	Rs.10000

* Gold Loans, VRPs (except LAP), LAD, ODFDR, Govt Sponsored loans, DRI, Micro Credit Loans excluded. Actual expenses to be collected

7. Switch / Swap Charges

Particulars	Charges*
Base Rate / MCLR to MCLR / RLLR	➤ Nil, if conversion to card rate ➤ 0.10% on the o/s amount, conversion is to less than card rate, subject to minimum of Rs.2500/- and maximum of Rs.5000/-
Fixed to Floating or Floating to Fixed	➤ 1% on the o/s amount, subject to maximum of Rs.50000/-
Reduction in existing ROI granted by CCPC (Not applicable for new loans and roll over cases)	➤ 0.10% on the o/s amount, subject to minimum of Rs.2500/- and maximum of Rs.5000/-

8. CERSAI Charges

Particulars	Charges
For Creation	Actual expenses + Rs.250/-, (only once, even if there are multiple properties)
For Modifications	Actual expenses + Rs.200/-, (only once, even if there are multiple properties)
On Micro credit loans & government sponsored scheme loans	No service charges. Only actual charges incurred to be recovered

Classification: **Internal**

9. Charges for issuance of NOC for each approval

Loan / Limit	Charges
Upto 500 L	Rs.5000/-
Above Rs.500 L – 1000 L	Rs.10000/-
Above Rs.1000 L	Rs.15000/-

10. Charges for issuance of No Due Certificate per instances

Loan / Limit	Charges*
Individuals	Rs.500/-
Non-Individuals	Rs.750/-

* Not applicable for loan closure cases

11. Charges for issuance of Credit Opinion Letter

Loan / Limit	Charges
Up to Rs.2 L	Nil
Above Rs.2 L	Rs.2000/-. To be debited at the time of take over

12. Charges for issuance of Solvency Certificate for each approval

Certificate Amount	Charges
Up to Rs.2 L	Rs.2,000/-
Above Rs.2 L and Upto Rs.25 L	Rs.5,000/-
Above Rs.25 L and Upto Rs.50 L	Rs.5,000/-
Above Rs.50 L	Rs.10,000/-

13. Charges of SI/ECS/PDCs

Loan / Limit	Charges*
For setting instruction at the time of loan a/c opening	Nil *
For Setting an Instruction after loan a/c opening	150/-
For Amendment/ Modification	200/-

* Not applicable, if insisted by bank as sanction condition at the time of account opening

14. Charges for enquiries related to old records

Category	Charges
Enquiry beyond 1 year & upto 3 years	Rs.500/- per query
Enquiry beyond 3 years	Rs.500/- per query + additional Rs.100/- per additional year

15. Processing Charges for SHG Lending

Category	Charges
SHG upto 10 members	Rs.350/-
SHG above 10 members	Rs.350/-

16. Charges for digital document storage at NeSL

Category	Charges
Charges for digital document storage at NeSL	Rs.500/- for non-Individual account and Rs.100/- for individual account

17.Cheque/ECS swap charge

Rs.250+GST

18.E mandate Charge

A onetime registration charge of Rs.150/-per mandate

PENAL CHARGES ON LOANS & ADVANCES W.E.F 1ST JANUARY 2026

1. Pre-Closure Charges

A) Working Capital Limits - 3% on the sanctioned limit*

*In case of cash credit/ overdraft facilities, no pre-payment charges shall be applicable if the borrower intimates the RE of his/ her/ its intention not to renew the facility before the period as stipulated in the loan agreement, provided that the facility gets closed on the due date

*Nil for all floating rate loans granted for business purpose to individuals and MSEs, with or without co-obligant(s), irrespective of the source of funds used for pre-payment of loans, either in part or in full, and without any minimum lock-in period

B) Pre closure /Pre-Payment charges for TL under floating rate to individuals other than for business purpose with or without co-obligant(s) irrespective of the source of funds used for pre-payment of loans, either in part or in full, and without any minimum lock-in period – Nil.

C) Pre closure /Pre-Payment charges for TL under floating rate granted for business purpose to individuals and MSEs, with or without co obligant(s)- Irrespective of the source of funds used for pre-payment of loans, either in part or in full, and without any minimum lock-in period - Nil

D) Term Loans (other than those mentioned in B & C) - 3% of the amount being prepaid. Any prepaid amount exceeding the value of 6 EMIs shall be considered as pre-payment and the prepayment charges shall be collected manually by Branches. CPC shall confirm the collection of charges before processing RPA adjustment requests received from branches. An exception shall be allowed for subsidy adjustments or repayment as per sanction condition

Accounts marked under Exit: Nil

Other Conditions on Pre-Closure/Pre payment Charges

An RE shall not levy any charges where pre-payment is affected at the instance of the RE
The applicability or otherwise of pre-payment charges shall be clearly disclosed in the sanction letter and loan agreement. Further, in case of loans and advances where KFS is to be provided as specified in the Reserve Bank's circular dated April 15, 2024 on 'Key Facts Statement for Loans and Advances', the same shall also be mentioned in the KFS. No pre-payment charges which have not been disclosed as specified herein shall be charged by an RE.

An RE shall not levy any charges/ fees retrospectively at the time of pre-payment of loans, which were waived off earlier by the RE

2. Renewal overdue charges

2% p a charges on the limit for the delayed period, if the delay is due to non-submission of documents by the customer.

3. Delayed submission of Financial Reports / Noncompliance of sanction conditions

2% p a charges on the limit for the delayed period for breach of financial or non-financial reports

Timeline permitted for the submission of respective requirements is as follows:

SI No.	Document	Timeline
1	Stock Statements	10 th of every month
2	FFR – I	Within 45 days from end of every quarter
3	FFR -II A & B	Within 45 days from end of every half year
4	Audited Financials	Before 31 st January of every year or within one month from the date of filing Income Tax return, whichever is earlier
5	Post sanction conditions	Within 30 days from date of disbursement

If renewal is pending due to non-submission of above documents, total 2% charges only to be collected under renewal overdue charges and delayed submission of financial reports

4. Commitment Charges

Utilization Level	Charges
Minimum 60% on Drawing Power	1% p.a on unutilized portion to be charged on quarterly basis on proportionate basis

5. Charges for Notice

Type of Notice	Charges
Registered Notice	Rs.100/-
Legal Notice	Actuals + Rs.1000/-

6. EMI Bounce Charge

Rs.300/- per bounce

7. SMA Charge

Category	Charges applicable for > 10 L exposure
SMA 0	NA
SMA 1	0.50% on the o/s amount for the no. of days the account was in SMA 1
SMA 2	1 % on the o/s amount for the no. of days the account was in SMA 2

- Applicable amount to be charged on a monthly basis
- Once account turned SMA2, proportionate charges for SMA 1 to be applied

8. Misplacing Gold Loan Token

Rs.250/- per instance

9. Overdue charges for default in repayment

3% p.a on the overdue amount

10. NPA Charges (Account classified as NPA due to financial reason)

4% p.a. on the balance outstanding from the date of account turning NPA and shall be collected at the end of each month. It shall be applicable for loans opened on or after 01.07.2025