

Re: Service Charges relating to Credit Matters (Advances)

	w.e.f. 18.12.14	
	Process Fees on Working Capital & Upfront Fee on Term Commitments	
	Working Capital	Term Commitment (repayable in more than 3 years)
	FB+NFB	FB+NFB
Upto ₹ 25000/-	Nil	Nil
₹ 25001/- to ₹ 2 lakhs	0.25% of Sanctioned Limit, with a minimum of ₹ 100 /-	0.50% of Sanctioned Limit, with a minimum of ₹ 250 /-
Above ₹ 2 lakhs	1. Limit upto ₹ 100 Crore – 0.25% subject to maximum of ₹ 15 Lakhs 2. Above ₹ 100 Crore & upto ₹ 500 Crore – 0.15% subject to maximum of ₹ 50 Lakhs 3. Above ₹ 500 Crore – 0.10% subject to maximum of ₹ 75 Lakhs	1. Limit upto ₹ 100 Crore – 1.00% subject to maximum of ₹ 75 Lakhs 2. Above ₹ 100 Crore & upto ₹ 500 Crore – 0.75% subject to maximum of ₹ 2.50 Crore 3. Above ₹ 500 Crore – 0.50% subject to maximum of ₹ 3.75 Crore
		Review fee of 0.05% on the following manner to be recovered subject to maximum of ₹10 Lakhs. a) On outstanding amount in case account is under repayment b) On Sanction Limit in case account is under disbursement
	Note: 1. Nil Process Fee for Bills Negotiation Under inland LC Limits. 2. In case of bilateral restructuring, 50% of applicable fee to be recovered. 3. In case of CDR, as per CDR package, process/upfront fee to be recovered. In case no specific details mentioned in the CDR package, then process/upfront fee as per our bank's guidelines to be recovered. 4. Process fee/Review fee for retail & priority sector loans to be recovered as per specific retail & priority lending schemes. 5. Process fee for MSME advances shall be 50% of Applicable process fee (as per Circular no. 327/13/2013-14 dated 29.01.2014)	
Short Term Loans repayable upto 1 year	As applicable to WC limits	
Demand Loans (Repayable in over 12 months but upto 3 years)	Upfront fee at 0.50% of the loan amount without any ceiling	
Adhoc Limits	Normal process fee as applicable to WC limits for proportionate period to be charged.	
In-Principle sanction / Expression of Interest	25% of the normal process/upfront fees (non refundable) to be charged	

Other Charges	
Lead Bank charges as Leader of Consortium on total assessed limits	0.30% on total assessed FB & NFB limits for consortium subject to maximum of ₹50 Lakhs (This will be over & above to the usual process fee as per guidelines)
For opening of LC /BG by our bank on behalf of other member banks in the consortium with letter of comfort on risk & remuneration basis.	30% of applicable commission should be retained by our bank towards service charge and the remaining 70% should be shared with other member banks in the consortium on proportionate share basis in the underlying transaction.
With our letter of comfort,	Maximum 30% of applicable opening bank commission should

other member bank in the consortium opens LC / BG on risk & remuneration basis	be given to opening banks towards service charge and the remaining 70% should be retained by our bank.
TUF application processing Fee	Sanctioned limit Upto ₹ 50 lakhs- ₹ 2500/- From ₹ 50 lakhs to ₹ 100 lakhs – ₹ 5000/- Above ₹ 100 lakhs – ₹ 10000/- This is to be charged over and above the normal process/front fees charged at the time of sanction of credit limits.
Revalidation of Sanctioned Terms and Conditions for all types of limits.	<u>Limit Upto ₹ 1 Crore (FB+NFB)</u> 0.50% of the limit with maximum of ₹25,000/- for each revalidation <u>Limit above ₹ 1 Crore (FB+NFB) upto ₹ 50 Crore</u> 0.10% of the limit with minimum of ₹ 25,000/- and maximum ₹ 2,00,000/- for each revalidation. <u>Limit above ₹ 50 Crore (FB+NFB)</u> 0.05% of the limit with maximum ₹5,00,000/- for each revalidation <i>This is over & above the applicable upfront fee to be recovered at the time of initial sanction.</i>
Modification of sanctioned Terms.	<u>Limit upto ₹ 1 Crore (FB+NFB):</u> ₹ 1000/- per modification <u>Limit above ₹ 1 Crore to ₹ 10 Crore (FB+NFB):</u> ₹ 10000/- per modification. <u>Limit above ₹ 10 Crore (FB+NFB)</u> ₹ 50000/- per modification.
Documentation Charges: For all limits including Demand, Adhoc, limits where documents are obtained as per guidelines	<u>Limit upto ₹ 2 lakhs (FB+NFB) :</u> NIL <u>Limit above ₹ 2 lakhs (FB+NFB)</u> 0.10% with a minimum of ₹ 500/- and maximum of ₹ 25,000/- <u>Note</u> <i>Above documentation charges are over & above actual stamp duty / vetting / legal charges for documentation which are borne by the borrowers</i>
Supervision charges <u>Applicability</u> a) On Fund Based working capital limits only. b) The above rates are per borrower and not for each account of the borrower c) Rates are – per quarter rates d) No supervision charges on Term Loans	<u>Limit upto ₹ 25000 (FB+NFB):</u> NIL <u>Limit above ₹ 25000 (FB+NFB):</u> 0.05%, subject to Minimum of ₹ 100/- & Maximum of ₹ 50,000/- per quarter.
Charges for copy of the documents for submission to any statutory authority	Actual photocopying charges + ₹ 1000/-
Charges if presence of bank official is required along with the documents for photo copies	Actual photocopying charges + ₹ 2000/- + Out of pocket expenses
Charges for cancellation of Bank's lien on Government Securities /	1. Within one month from the date of closure of the loan: at the rate of ₹ 100/- per instrument + Out of pocket expenses

LIC Policies on closure of the Loan	2. After one month from the date of closure of the loan: at the rate of ₹ 200/- per instrument + Out of pocket expenses
Substandard & Doubtful accounts where OTS is sanctioned	Ledger dues (₹ Lakhs) Upto ₹ 5 Lakhs – NIL ₹ 5 Lakhs & upto ₹ 10 Lakhs - ₹ 1000/- ₹ 10 Lakhs & upto ₹ 25 Lakhs – ₹ 2000/- ₹ 25 Lakhs & upto ₹ 100 Lakhs – ₹ 5000/- Above ₹ 100 Lakhs - ₹ 7500/- In case of revival of OTS ₹ 1000/- extra in each slab to be recovered.
In case of deferment of SARFAESI	Security value (₹ Lakhs) Upto ₹ 10 Lakhs – ₹ 1000/- ₹ 10 Lakhs & upto ₹ 50 Lakhs - ₹ 2000/- Above ₹ 50 Lakhs - ₹ 5000/-
On upgradation of NPA accounts	Process fee and supervision charges as per extent guidelines to be recovered for the period for which the account remained NPA
NOC for ceding pari passu charges, exclusive charge, 2 nd charge etc	<u>Limit upto ₹1 Crore:</u> ₹ 5000/- per instance <u>Limit above ₹ 1 Crore upto ₹ 10 Crore:</u> ₹ 10000/- per instance <u>Limit above ₹ 10 Crore to less than ₹ 50 Crore:</u> ₹ 50000/- per instance. <u>Limit ₹ 50 Crore & above:</u> ₹ 1 Lakh per instance
Techno Economic Viability Study done by our bank	<u>For Project cost upto ₹ 20 Crore</u> 0.20% of the aggregate of FB & NFB with minimum of ₹2 Lakhs. <u>For Project cost above ₹ 20 Crore</u> 0.15% of the aggregate of FB & NFB with minimum of ₹5 Lakhs.
Allowing one time interchangeability of limits	One time fee of 0.25% of the amount involved subject to maximum of ₹25,000/-

Processing charges need not be collected in the following cases :

- 1.1. Loans/Advances exclusively against our own deposits/100% secured by way of FDR/SDR kept with our bank.
- 1.2. Issuance of Solvency Certificate. However commission has to be levied as specified
- 1.3. For WCTL and FITL in respect of units classified as sick and /or under rehabilitation scheme for SSI/or SIC
- 1.4. Loans/Advances sanctioned under Negotiation of Bills under LC.

Commission on Bills Purchased & Discounted:

Where the BP is collected through our Bank branches, 50% of the Commission as per collection of bills/instruments plus interest including penal interest where applicable

Where the BP is realized through other Banks, 25% of the commission as per collection of Bills//instruments plus interest including penal interest where applicable.

Co-acceptance of Bills

₹ 100+0.75% per quarter or part thereof for the liability period of the bill

Inland Guarantee Commission

	w.e.f. 12.01.2015
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	w.e.f. 12.01.2015
Performance Guarantees	0.60% per quarter or part thereof with a minimum of one quarter (in case of 100% Cash Margin : 75% Concession [i.e. 25% of applicable charges]) Recovery of commission is upfront for entire period of BG.
Other Guarantees	0.75% per quarter or part thereof with a minimum of one quarter (in case of 100% Cash Margin: 75% Concession [i.e. 25% of applicable charges])
Modification in Guarantees, without any modification in amount and period	₹ 200/- per amendment
Other	w.e.f. 18.12.2014
Inland Letter of Undertaking	0.60% p.a. (for proportionate period to be charged)
Letter of Comfort for Buyer's Credit	For buyers credit Regular LC charges to be levied
Capacity/Capability Certificate	₹ 1/- per ₹ 1000/- with minimum of ₹ 100/-
Additional Capability Certificate in respect of the same student for applying to other Universities / same university within 12 months from the issue of original capability certificate	₹ 50/- per certificate
Solvency Certificate	Upto ₹ 1 Lakh – ₹ 1,000/- Above ₹ 1 Lakh upto ₹ 10 Lakhs – ₹ 2,000/- Above ₹ 10 Lakhs upto ₹ 25 Lakhs – ₹ 3,000/- Above ₹ 25 Lakhs upto ₹ 1 Crore – ₹ 7,000/- Above ₹ 1 Crore upto ₹ 10 Crore – ₹ 15,000/- Above ₹ 10 Crore upto ₹ 50 Crore - ₹ 20,000/- Above ₹ 50 Crore - ₹ 25,000/-

Renewal of Guarantee:

The charges are same as those applicable for issuance of fresh guarantees, except that the claim period be not charged, if the renewal is effected before the expiry date of original Guarantee.

Refund of Guarantee Commission for unexpired period

	w.e.f. 18.12.14
If unexpired period is less than 1 quarter	Nil. However, in case of Bid Bond Guarantee for tender deposit is returned within 1 month, 45 days charges will be levied instead of 1 Quarter
If unexpired period is more than 1 quarter	50% of commission for unexpired period

Provisions applicable to commission on Guarantees

1. Commission on guarantee is based on the guarantee amount and not on the guarantee limit sanctioned. Each time a guarantee is issued charges should be collected based on the nature of guarantee issued/guarantee amount.
2. Wherever interest clause is incorporated in the guarantee/letter of undertaking, while computing the commission, notional interest should also be taken into account and commission should be collected on the total guarantee liability including the notional interest.

3. If the guarantee is renewed before the expiry of the original period, commission on renewed period shall be charged by deducting the original claim period, as the bank would have already charged for the original claim period. However, if there is any change in the claim period, the same should be appropriately taken into account while computing the commission.
4. In the case of Guarantees issued for a period of 3 months and less is extended and the extended period plus period for which the guarantees as originally issued (including claim period) is more than 3 months, in such cases additional commission on the period in excess of 3 months shall only be collected.
5. If the guarantee amount is reduced or enhanced at the time of extension, commission shall be collected on the reduced or enhanced amount of guarantee as the case may be.
6. If there are amendments to guarantee without modification in the amount and period, charges at the rate of ₹ 200/- per amendment is to be collected.
7. All out of pocket expenses like postage, telegram charges etc. should be recovered separately.
8. In case of guarantees which are extended from time to time due to any legal action, commission should be collected at the rates prevailing on the date of such extension.
9. Commission shall be collected for the period on quarterly basis in advance for which guarantee outstanding beyond the validity period for which it is issued if on account of any legal action initiated by the borrower, Bank is restrained from making payment to the beneficiary on account of stay orders from the Court, arbitration proceedings etc.
10. If a fresh guarantee is issued in lieu of an old guarantee (after the expiry period), it is to be treated as a fresh guarantee and charges are to be levied accordingly at the rates prevailing on the date of issue of such fresh guarantee on quarterly basis in advance.
11. In case of guarantees issued on behalf of employees, charges as applicable to the customers are to be levied.
12. Commission need not be refunded for the unexpired period in the case of guarantees issued in lieu of Earnest Money Deposit where the guarantee has been submitted along with the tender application. If for any reason, guarantee could not be submitted with the tender application, the guarantee commission can be refunded for the unexpired period.
13. In case of guarantees issued for 3 months or less, no refund of commission is permissible.
14. In case of guarantees wherein commission is permitted to be collected on deferred basis, and if such guarantees are surrendered commission for the residual maturity period need not be collected.
15. The period lapsed for the purpose of refund shall be reckoned upto the completed month from the date of surrender of original BG.
16. Normal commission should be recovered, wherever Guarantees issued under concessional terms are later devolved on the Bank.

DEFERRED PAYMENT GUARANTEE/CO-ACCEPTANCE/ ACCEPTANCE OF BILLS:

1. For DPGs, commission shall be charged on the reducing liability and for co-acceptance /acceptance of bills, commission shall be charged on the individual bill amount.
2. For DPGs having duration of more than 2 years and where the total commission chargeable is more than ₹ 1 lakh, the amount of commission may at the discretion of the sanctioning authority, be collected in installments. The first such installment shall not be less than ₹ 5000/- and the balance shall be collected in equal installments, payable at the commencement of each 12 months period.
3. Remittance charges, including postal tariff need not be collected for remitting installments under DPGs/Co-acceptance/acceptance of bills.

4. In the case of DPGs foreclosed before due date commission collected need not be refunded.
5. Collection of commission on guarantees/DPGs Co-acceptance of bills on deferred basis may be permitted in exceptional cases. In such cases the commission should be collected at the rate prevailing on the due date of the installment/actual collection of commission. In other words, if there is any upward revision of the rates of guarantee commission the same should be given prospective effect while collecting the commission on due date.

DELIVERY ORDER/GUARANTEE/ INDEMNITY :

Whenever branches issue delivery order/guarantee/indemnity favouring Railways/ Transport Companies/other carriers to enable the consignee to take delivery of the goods received under our LC, commission at the rate of ₹ 200/- per guarantee/delivery order to be collected besides other incidental expenses like postage.

ISSUANCE OF INLAND LETTERS OF CREDIT:

Inland Sight / Usance / Revolving LC Charges

	w.e.f. 18.12.14
Commitment Charges (To be taken separately)	0.30% per quarter with a minimum of ₹ 150/-
Usance Charges	
Upto 7 days sight Bills	0.25%
Over 7 days & other LC upto 3 months	0.50%
Beyond 3 months	0.50% for first 3 months + 0.25% p.m. in excess of 3 months or part thereof.
Concession in Charges	50% concession on applicable rate if 100% margin is maintained in TDR; 75% concession on applicable rate if 100% margin is maintained in cash
Revolving LCs	Applicable Usance Charges + Commitment charges on reinstated amount as also reinstatement charges on each reinstatement with a minimum of ₹ 200/-
Advising Charges	Lumpsum of ₹ 750/-
Amendment Charges	Flat charge of ₹ 500/- per amendment
Confirmation Charges	Applicable Commitment charge + Usance Charge
Negotiation Charge	For Bills upto ₹ 10.00 Lakhs – Flat - ₹ 1000/- For Bills above ₹ 10.00 Lakhs Flat - ₹ 3000/-. In addition to above charges, discount charges at applicable interest rate for the period of negotiation plus out of pocket expenses if any will be charged. Overdue interest to be charged in all cases of demand / usance bills negotiated under LCs and not paid on due date
Charges for giving guarantee for discrepant document	0.20% with a minimum of ₹ 100/-
Charges for accepting Bills under LCs	0.25% with a minimum of ₹ 100/-
Charges for retirement of Bills	NIL

	w.e.f. 18.12.14
under LC	
Charges for Non-acceptance and Non-payment of bills on presentation / on due date	0.05% with a minimum of ₹ 100/-
Out of pocket expenses	In addition to above charges, actual out of pocket expenses towards postages, fax, telephone charges etc should be recovered

GENERAL PROVISIONS AND GUIDELINES:

1. Commission must be charged when an ILC is opened or amended. Refund of commission is not permissible under any circumstances whatsoever, whether credit is cancelled, party availed or unavailed.
2. All charges in respect of advance bills and/or bills under letters of credit are for the account of applicant of LC or as per terms of LC.
3. *In case of LCs secured by 100% margin maintained in cash and own term deposits of borrower with our bank, 25% and 50% of applicable rate respectively for opening LCs (usance & commitment) to be collected. All other charges such as negotiation charges etc. are to be collected at our usual rates,*
4. Out of pocket expenses such as postage, courier (approved by the Bank), FAX shall be collected in addition to the applicable LC charges.
5. When the inland letter of credit opened by a bank is advised / confirmed by its own branch, the advising/confirming branch of that bank will not be entitled to the advising/confirming commission.
6. In case of extension of validity of ILCs other than Revolving LCs, if our commitment is reduced on the date of extension, on account of negotiation of documents and bill realization under the LC, commitment charges for such extension need be charged only on the unavailed portion of the ILC.
7. Collection charges on bills drawn under ILC; In the instances where the collecting bank is not the negotiating bank for the bills drawn under ILC, the collecting bank shall be eligible/entitled for collection charges as applicable to bills.
8. If the branch entitled to negotiate the bills handles such bills on collection basis, such branch is entitled for collection charges as applicable to bills and not negotiation charges.
9. On a revolving LC whether it specifies the maximum amount of total drawings or not, the commitment charges shall be levied in the first instance on the LC amount (which is the maximum amount of drawings permitted at any one time) and for the period from the date of opening of the credit to the last date of validity.
10. As per LC terms if any charge is to be collected from the beneficiary and the party refuses to pay the charge, it must be collected from the opener of the ILC (applicant of the credit)
11. Normal commission should be recovered, wherever LCs issued under concessional terms are later devolved on the Bank.

OUT OF POCKET EXPENSES :

All out of pocket expenses towards postages, couriers, telexes, cables shall be collected from the beneficiary of LC unless otherwise specified.

CLEAN PAYMENTS RECEIVED UNDER LETTERS OF CREDIT :

A flat charge of ₹ 200/- will be levied by the beneficiary's bank for receiving clean payment and crediting beneficiary's account.

CERTIFICATES :

When the beneficiary asks for attestation of commercial invoice at the time of negotiation/ collection, such attestation, may be done free of charge but should the beneficiary ask for attestation of invoices on a subsequent occasion then charge of ₹ 25/- per invoice with a minimum of ₹ 50/- should be levied on each occasion.

Commitment charges on Term Loan & Working Capital Limits:

For credit limits upto ₹ 1 Crore: No commitment charge			For credit limits upto ₹ 1 Crore: No commitment charge		
For Credit Limit above ₹ 1.00 Crore			For Credit Limit above ₹ 1.00 Crore		
If unavailed /under utilized	Working capital/STL	Term Loan	If unavailed /under utilized	Working capital/STL	Term Loan
Period	More than 3 months	More than 6 months	Period	More than 3 months	More than 3 months from the draw down schedules accepted at the time of initial sanction/ documentation
Charge	0.5% of un /under utilized portion	0.5% of unavailed portion	Charge	0.5% of un /under utilized portion	0.5% of unavailed portion as per draw down schedules

GUIDELINES ON COMMITMENT CHARGES:

1. 0.5% p.a. on the committed line of credit and /or unutilized/unavailed sanctioned WC limits/STL and also TL.
2. Commitment charges are applicable to borrowers with sanctioned limits (Fund based, non fund based or combination thereof including term loan) of ₹ 1 crore and above from our Bank.
3. The limit sanctioned/committed line of credit shall be availed within a period of 3 months from the date of sanction. In case limits are not availed within this period, commitment charge shall be collected from the date of sanction till its availment.
4. In case of term loans, the draw down schedules is to be obtained from the party while sanctioning the loan and levy of commitment charges shall be aligned to the same. In case the first disbursement as per the sanction does not take place/availed less than 50% on drawdown commitment within 3 months from the draw down schedule accepted date, then commitment charge for the term loan shall be levied from the date of drawdown commitment till its availment, computed on the amount of unavailed drawdown.
5. In case borrower avails 50% or more of the committed line of credit within the period of 3 months from the date of sanction, no commitment charge need be collected in such cases.
6. In case where Bank prescribes additional terms and conditions after sanction and before availment and if the party is unable to comply with the same resulting in non-availment of the sanctioned limit, the commitment charge need not be collected in these cases.
7. In case of partial availment of the working capital facility (less than 50%) commitment charge shall be collected from the date of sanction till its availment (at least 50% or more), on the balance unavailed portion.
8. The guidelines on commitment charges are applicable in respect of our advances under sole banking, multiple banking and consortium advances either as leader or member to the extent of our share/sanction.

9. Levy of commitment charges is not applicable in the following cases :

- Limits sanctioned to sick/weak units
- Limits sanctioned for export credit (both pre-shipment and post-shipment).
- Short term credit facilities linked to market benchmarks like MIBOR (as put and call option with 24 hours notice is available).

10. The levy of commitment charges as above shall be over and above the normal processing charges, upfront fee, penal interest etc.

Pre-payment penalty guidelines

Sr.	Parameter	Norms	
1	Applicability	1. All standard term loan (TL) / demand loan (DL) with residual maturity of above 1 year. 2. Exposure of above ₹ 5 crore other than exposure with floating rate of interest to individual borrower	
2	Pre-payment charge	<i>In case facility originally sanctioned as TL</i>	1% of the amount proposed to be pre-paid.
		<i>In case facility originally sanctioned as DL</i>	0.50% of the amount proposed to be pre-paid.

SERVICE TAX and such other tax/duty/cess that be levied under the Statutes, will be applicable on all the above charges and to be collected along with applicable charges. Presently, the service tax is at 12.36% (amended time to time).

Agriculture Loans

Service charges pertaining to Crop Loan and Term Loans under Agriculture are as under:

A) Nature of Limit: Crop Loan / DKCC

	Particulars	Limit	w.e.f. 18.12.14
a	Process fee	Upto ₹ 3 lacs	Nil
		Above ₹ 3lacs	₹ 250 per lacs or part thereof. To be levied only for the validity period of the facility once and not at the time of renewal i.e. every year (within the block / cycle of 5 years)
b	Super vision charges	Upto ₹ 3 lacs	Nil
		Above ₹ 3 lacs	₹ 50 per quarter
c	Documentation charges	All limits	Nil
d	Advocate Fee	Up to ₹ 3 lacs	Nil
		Above ₹ 3 lacs	Actual Advocate fee paid if any by the bank is to be recovered
Further, no folio charges, cash handling charges and intersol cash deposit charges in case of DKCC crop loan limit is to be recovered.			

B) Nature of Limit: Agricultural Term Loan:

		w.e.f. 18.12.14	
	Particulars	Limit	Charges
a	Process / Upfront fee	Upto ₹ 2,00,000/-	Nil
		Above ₹ 2,00,000/- lakhs to ₹ 10,00,000/-	0.50% of the sanctioned limit
		Above ₹ 10,00,000/-	0.75% of the sanctioned limit
b	Supervision	Upto ₹ 50,000/-	Nil

	charges	Above ₹ 50,000/- and upto ₹ 2 lacs	₹ 25/- per quarter
		Above ₹ 2 lacs	₹ 50 per quarter
c	Documentation charges	All limits	Nil
d	Advocate Fee	All limits	Actual Advocate fee paid if any by the bank is to be recovered.

Service charges for issuance of No Due certificates under Government sponsored programmes, agricultural loans are as under

Parameter	Size of Loan	Category of Farmer	Charges	
			For first time	For second time
Issue of No Due Certificate	Upto ₹ 50,000/-	Small Farmer & Medium Farmer, Share croppers and the like	Nil	₹ 10/-
		Others	Nil	₹ 10/-
	Above ₹ 50000/-	Small Farmer & Medium Farmer, Share croppers and the like	Nil	₹ 25/-
		Others	Nil	₹ 50/-

	Process/ upfront fee
Government Sponsored Schemes	Nil
Loan against Term deposits	Nil
Staff Loans	Nil

Retail Banking Products

Details of Upfront / process fee and Supervision charges on Retail Lending Schemes

Scheme	Process / Upfront fee		Supervision Charges	
	Existing	w.e.f. 18.12.14	Existing	w.e.f. 18.12.14
Dena Consumer Durables Finance				
Upto ₹ 25,000/-	₹ 250/-	₹ 250/-	Nil	Nil
Above ₹ 25,000/-	₹ 500/-	₹ 500/-	Nil	Nil
Dena Suvidha Personal Loan	1% of sanctioned limit	1% of sanctioned limit	Nil	Nil
Dena Senior Citizen Pensioners	Nil	Nil	Nil	Nil
Dena Auto Finance				
For Two Wheeler	₹ 500/-	₹ 500/-	Nil	Nil
For cars				
-Loans upto ₹ 2.50 lakhs	₹ 1000/-	₹ 1000/-	Nil	Nil
-Loans > ₹ 2.50 lakhs & upto ₹ 7.50 lakhs	₹ 1500/-	₹ 1500/-	Nil	Nil
- Loans > ₹ 7.50 lakhs	₹ 2500/-	₹ 2500/-	Nil	Nil
Dena Rent				
Upto ₹ 10 lakhs			Nil	Nil
> ₹ 10 lakhs to ₹ 100 lakhs	0.50% of sanctioned limit	0.50% of sanctioned limit	₹ 2000/- p.a.	₹ 2000/- (one time)
> ₹ 100 lakhs to			₹ 5000/- p.a.	₹ 5000/- (one time)
Dena Mortgage				
Upto ₹ 10 lakhs	1% of sanctioned limit	1% of sanctioned limit	₹ 1000/- p.a.	₹ 1000/- (one time)

Scheme	Process / Upfront fee		Supervision Charges	
	Existing	w.e.f. 18.12.14	Existing	w.e.f. 18.12.14
> ₹ 10 lakhs to ₹ 50 lakhs			₹ 2500/- p.a.	₹ 2500/- (one time)
> ₹ 50 lakhs			₹ 5000/- p.a.	₹ 5000/- (one time)
Dena Vidyalaxmi Education Loan				
For studies in India	Nil	Nil	Nil	Nil
For studies abroad	₹ 1000/- charged for considering the loan to be credited back to borrowers A/c on availment of limit.	₹ 1000/- charged for considering the loan to be credited back to borrowers A/c on availment of limit.	Nil	Nil
Doctor Plus (+)	0.50% of sanctioned limit with Min of ₹ 500/- & Max of ₹ 50,000/-	0.50% of sanctioned limit with Min of ₹ 500/- & Max of ₹ 25,000/-	Nil	Nil
Dena Niwas Housing Finance				
Upto ₹ 5 lakhs			Nil	Nil
> ₹ 5 lakhs to ₹ 25 lakhs	0.50% of sanctioned limit	0.50% of sanctioned limit	₹ 500/- p.a.	₹ 500/- (one time)
> ₹ 25 lakhs			₹ 1000/- p.a.	₹ 1000/- (one time)
Dena Trade Finance	<u>CC Limit:</u> Applicable for normal CC/Hyp. Account (To be recovered on each review) <u>Term Loan:</u> 1.25% of the limit sanctioned + Applicable Service tax. Review Fees of 0.10% of the outstanding amount at the time of review of the account. <u>Non-Fund Based:</u> Commission as per Bank's (LC & Bank Guarantee, GRT) Guidelines	<u>CC Limit:</u> Applicable for normal CC/Hyp. Account (To be recovered on each review) <u>Term Loan:</u> 1.25% of the limit sanctioned + Applicable Service tax. Review Fees of 0.10% of the outstanding amount at the time of review of the account. <u>Non-Fund Based:</u> Commission as per Bank's (LC & Bank Guarantee, GRT) Guidelines	Applicable to General Credit	Applicable to General Credit
Dena Gold Loan				
Upto ₹ 50,000/-	Nil	Nil	Nil	Nil
> ₹ 50,000/-	0.75% of sanctioned limit (charges of appraiser are to be borne by the borrower)	0.75% of sanctioned limit (charges of appraiser are to be borne by the borrower)	Nil	Nil

Documentation charges for Retail scheme :

Actual stamp duty / legal charges for documentation are borne by the borrowers in all retail lending schemes. Besides, additional documentation charges as prescribed by the bank (i.e. 0.10% of loan amount or ₹ 25,000/-, whichever is less) are also to be recovered in case of sanctions under Dena Rent and Dena Mortgage Schemes.

Under Dena Mortgage OD Scheme, process fee @ 0.10% per annum of the outstanding amount is being charged at the time of annual review / renewal

Upfront/process fee and supervision charges in case of retail loans sanctioned to our Bank Staff and Close relatives (as defined in retail loan policy) of our Bank staff members.

The Upfront/process fee and supervision charges will be “NIL” for loan sanctioned to our Bank Staff and their Close relatives (as defined in Retail Loan Policy) under the Bank's retail lending schemes except Dena Rent, Dena Mortgage & Dena Trade Finance scheme.

For any other clarification, please contact to our nearest branch.

CREDIT ADMINISTRATION DEPARTMENT

PROVISIONS APPLICABLE TO RECOVERY OF PROCESSING / UPFRONT FEE:

1. Processing charges should be collected at the time of initial processing of the proposal, as also at each renewal/ enhancement of limit / additional limit/ extension of credit limits/adhoc limits.
2. As far as possible, 50% of the upfront Processing charges shall be collected in the following manner :
 - 2.1. When the party approaches the bank for credit facility :
 - 2.1.1. Processing charges should be collected at the time of receipt of loan application itself. The amount so collected should be kept in "Suspense Receipt Account and adjusted when the loan/limit is sanctioned.
 - 2.2. When Bank approaches any party for securing borrowal accounts.
 - 2.2.1. In such of those instances as mentioned above if the party is not agreeable to pay the processing charges upfront, the same may be collected at the time of acceptance -of sanction by the party. However the party should be informed in writing regarding the applicable charges. Such charges should be collected by the branches on sanction of loan, if the sanction is as per terms negotiated with the borrower applicant irrespective of whether the loan is availed or not.
3. The amount collected as processing charges can be refunded if the proposal is turned down by the Bank. The amount so collected may not be refunded if the borrower fails to avail the loan/limit sanctioned or to comply with the bank's requirement in furnishing necessary information/documents. This has to be made known to the applicant before processing the proposal,
4. Loans/Advances exclusively against government securities outlined in the Best practice Code (If accepted as prime securities and not as collateral securities) charges at 0.10% of the loan amount with a minimum of ₹ 50/- and maximum of ₹ 250/- should be collected.
5. Processing charges need not be collected in the following cases :
 - 5.1. Loans/Advances exclusively against our own deposits/100% secured by way of FDR/SDR kept with our bank.
 - 5.2. Issuance of Solvency Certificate. However commission has to be levied as specified.
 - 5.3. For WCTL and FITL in respect of units classified as sick and /or under rehabilitation scheme for SSI/or SIC
 - 5.4. Loans/Advances sanctioned under Negotiation of Bills under LC.
6. In cases when different types of WC credit facilities are sanctioned to the same party, if the credit proposal is processed at one time, the normal applicable processing charges is charged at one time. However if the proposal are submitted and processed at different points of time, the applicable processing charge for each processing separately.

CREDIT ADMINISTRATION DEPARTMENT

7. For enhancement / modifications before the date of renewal, processing charges shall be collected for the enhanced portion even if the processing charges arrived at for the enhanced portion of the limit is less than ₹ 25000/- (i.e. the limits are to be taken in totality and prorata for the period for which enhancement is permitted). Such period shall be reckoned in months i.e. broken period to be rounded off to a month.
8. Generally the tenability of working capital limits is one year from the date of sanction / renewal. In cases where the renewal of limits is effected with considerable delay after the expiry of the tenability and tenability of renewed limits is being fixed as 1 year from the date of renewal, branches / office are advised as under in order that non-collection of processing charges for the intervening period is avoided.
 - 8.1. In case of extension of credit limits, pro-rata processing charges should be collected for the extended period.
 - 8.2. In case of renewal of limits does not take place within the extended period, pro-rata processing charges are to be collected on the existing limits till the date of ultimate renewal of the limits, at the applicable rate with the minimum of ₹ 100/- or ₹ 500/- as the case may be.
 - 8.3. In case of working capital limit is permitted for a period of more than one year, the processing charge may be collected on yearly basis.
 - 8.4. For ad-hoc credit facilities extended pro-rata processing charges are to be collected.
 - 8.5. Processing charge should be separately collected for loans /advances granted to each proprietorship/partnership concerns notwithstanding the fact that the proprietor/partners of the concerns are the same.
 - 8.6. In the case of parties availing agricultural and non agricultural limits/loans both the limits are to be clubbed and the charges mentioned above to be collected.

Adhoc Credit Facility

If the adhoc facility whether such facility is unsecured or secured normal processing charges as applicable to WC limits for proportionate period shall be collected.

Takeover of Accounts by Other Banks

In case of take over of accounts by other banks refund of process will not be made

Modifications to Terms of sanction:

1. It is observed that after the sanction has been conveyed and terms and conditions are accepted by the borrowers, the requests are made by the borrowers for change in terms and conditions of sanction which involves lot of work / time.
2. The charges prescribed for change in terms and conditions sought by the borrower, except in case of CDR / Restructuring cases, shall be levied, which should also be levied while seeking amendment in the rate of interest.
3. However, these charges should be settled before processing the requests so that repetitive requests to HO are avoided.
