Schedule of Charges
NSRA (AGRI & MSME) sanctioned by RBG Branches
w.e.f. June 09, 2026
Annexure-I

1	**Upfront Fee / Processing Fee for Term Loan**		
	Particulars	**New Cases / Enhancement**	**Review**
	Up to ₹5 lakh	Nil	NIL
	Above ₹5 Lakh	1% of the sanctioned amount (Max ₹25 lakh)	0.10 % of Outstanding (Max ₹50,000/-)
2	**Processing Fee (PF) for Working Capital Advances – Fund Based and Non-Fund Based**		
	Particulars	**New Cases / Enhancement (only on enhanced portion)**	**Renewal / Review**
	Up to ₹5 lakh	Nil	Nil
	Above ₹5 lakh	0.50% per annum of the sanctioned amount (Max ₹25 lakh)	0.25% per annum of the sanctioned amount (Max ₹12.5 lakh)
	Ad hoc limit	1% per annum of the adhoc limit (Max ₹5 lakh)	NA
3	**Processing Fee (PF) for Stand-alone LCBD facility**		
	Up to ₹5 lakh	Nil	
	Above ₹5 lakh	0.10% per annum of the sanctioned amount, subject to minimum of ₹1250/- and maximum of ₹50,000/-	
4	**Gold loan Processing Charges**		
	Up to ₹ 50,000/-	Nil	
	Above ₹ 50,000/-	0.20% of sanctioned amount with a minimum of ₹ 250/- and Max ₹15000/-)	
5	**Kisan Credit Card Processing Charges for Fresh sanction as well as Annual Review**		
	Up to ₹ 5 lakh	Nil	
	Above ₹ 5 lakh	0.25% (Minimum ₹ 1250/- and Max ₹2.50 lakh)	

	Processing charges to be recovered based on Maximum Drawing Limit (and not on Maximum Permissible Limit) for each year.
6	**Documentation Charges**

Up to ₹50000/-	Nil
Above ₹50000/- & up to ₹5 lakh	₹500/-
Above ₹5 lakh	0.10% subject to minimum of ₹500/- and maximum of ₹25000/-

Stamp duty and other charges to be borne by the borrower on an actual basis.

7 **Prepayment Charges (for Term Loan and Working Capital excluding Non-fund Based Limit)**

Floating Rate Loans

Individuals and Micro & Small Enterprises (MSEs).	**Nil** (Irrespective of source of funds and whether the payment is made in part or in full, and even if prepayment charges were applicable under the earlier schedule of charges or as per the accepted sanction terms, and without any minimum lock-in period, Bank shall not levy any pre-payment charges)
Non-Individual Medium Enterprises	**2% of loan amount prepaid** (either in part or full) in case of Term Loan and 2% of sanctioned limit of Working Capital

Fixed Rate Loans

Individuals and Non-Individual Micro, Small & Medium Enterprises (MSMEs).	**2% of loan amount prepaid** (either in part or full) in case of Term Loan and 2% of sanctioned limit of Working Capital.

8 **Custodian charges for unclaimed gold security:** (to be charged after 30 days from the date of repayment of gold loan)

(Metro and Urban)	**(Semi Urban)**	**(Rural and Rural FI)**
₹ 1000 per quarter	₹ 750 per quarter	₹ 500 per quarter

9 **No Dues Certificate**

1st copy	Nil
2nd copy onwards	₹100/- per certificate

10 **Lead Bank Charges (wherever applicable)**
0.30% of total Fund and Non-Fund based limits (Max ₹25 lakh)

11 **Balance Confirmation Certificate (requested by customer)**

	1st copy	Nil
	2nd copy onwards	₹100/- per certificate
12	**Interest Certificate**	
	1st copy	Nil
	2nd copy onwards	₹100/- per certificate
13	**Charges for providing Credit Report**	
	At the request of Bank/FI	Nil
	At the request of the Customer	₹1000/- per occasion
14	**Charges for revalidation of sanction**	
	For credit limits up to ₹50000/-	Nil
	For credit limits above ₹50000/-	0.10% of the sanctioned limit subject to minimum of ₹500 and maximum of ₹50000/-
15	**Statement of Account including Closed Accounts** ***(statement of account to be provided free of cost in the first instance during a month)*** ₹10/- per page subject to minimum ₹100/- per occasion. (Max ₹5000/-)	
16	**Inspection Charges (Applicable for WC,TL and Standalone TL)**	
	Limits up to ₹50000/-	Nil
	Limits above ₹50000/- and up to ₹5 lakh	₹250/-
	Limits above ₹5 lakh and up to ₹10 lakh	₹500/-
	Limits above ₹10 lakh and up to ₹25 lakh	₹750/-
	Limits above ₹25 lakh and up to ₹50 lakh	₹1000/-
	Limits above ₹50 lakh and up to ₹100 lakh	₹1500/-
	Limits above ₹100 lakh and up to ₹500 lakh	₹2500/-
	Limits above ₹500 lakh	₹3000/-
	➢ *Charges per inspection over and above Actual taxi / travel expenses incurred.*	
17	**Solvency Certificate Charges**	
	Amount of Solvency Certificate	**Charges**
	Up to ₹5 lakh	₹1000/-
	Above ₹5 lakh and up to ₹10 lakh	₹2000/-
	Above ₹10 lakh and up to ₹200 lakh	0.20% of the amount subject to a maximum of ₹15000/-
	Above ₹200 lakh	0.10% of the amount subject to a maximum of ₹50000/-

18	**Non-submission of Stock Statement / QIS, wherever applicable** 2% on O/s balance for the delayed period till submission/ rectification.	
19	**Non-submission of Audited Financial Statement within 6 months from the closure of Financial Year for exposure above Rs.25 lakh**	
	Beyond 6 months	₹5000/- per quarter or part thereof
20	**Substitution of Security (requested by Customer)**	
	Sanction Limit	**Charges**
	Up to ₹100 lakh	₹5000/- at the time of each substitution of security.
	Above ₹100 lakh and up to ₹1000 lakh	₹15000/- at the time of each substitution of security.
	Above ₹1000 lakh	₹25000/- at the time of each substitution of security.
	Legal and other charges are at actuals	
21	**Commitment Charges on Working Capital** ***(applicable only for Fund Based Working Capital limit above ₹50 lakh excluding Bills, LCBD, VBD, Channel Finance)***	
	Average Utilisation on quarterly basis	**Charges**
	60% and above	Nil
	Less than 60%	0.25% on unutilised amount
22	**Modification of Terms and Conditions** **(At the request of the borrower after acceptance of sanction letter)**	
	Up to ₹500 lakh	₹5000 per instance
	Above ₹500 lakh and up to ₹1000 lakh	₹10000 per instance
	Above ₹1000 lakh	₹25000 per instance
23	**Mortgage Charges**	
	Up to ₹10 lakh	Nil
	Above ₹10 lakh	0.10% subject to a maximum of ₹25000/- and irrespective of no of properties/securities (GST, Stamp Duty and Legal cost to be collected separately)

<table>
<tr><td>24</td><td><u>All out of pocket expenses</u>

At actuals.
However, out-of-pocket expenses are not applicable for priority sector loans up to ₹50,000/- (including payments made to service providers). Further, the amount of ₹50,000/- threshold is to be reckoned as per cumulative or individual borrower loan exposure.</td></tr>
<tr><td>25</td><td><u>Charges for generating CMR and CIR Report</u>

₹650/- plus applicable taxes for Loan proposals upto ₹ 1 Crore.
₹1000/- plus applicable taxes for Loan proposals above ₹ 1 Crore.</td></tr>
<tr><td>26</td><td><u>CERSAI Charges</u>

(i) ₹100/- for exposure upto ₹5 lakh
(ii) ₹200/- for exposure above ₹5 lakh
(iii) ₹50/- for particulars of satisfaction of reconstruction of financial assets
(iv) ₹500/- for particulars of securitization of reconstruction of financial assets</td></tr>
<tr><td>27</td><td><u>Non-Renewal of Insurance Policy.</u>
<u>(The charges are to be levied separately for primary and collateral security insurance cover for Above ₹ 50000/-)</u>

<table>
<tr><td>i</td><td>Upto 30 days (from the due date)</td><td>₹500/-</td></tr>
<tr><td>ii</td><td>Beyond 30 days and upto 60 days (from the due date)</td><td>₹1000/-</td></tr>
<tr><td>iii</td><td>Beyond 60 days and upto 90 days (from the due date)</td><td>₹2000/-</td></tr>
<tr><td>iv</td><td>Beyond 90 days (from the due date)</td><td>₹4000/-</td></tr>
</table>
</td></tr>
<tr><td>28</td><td><u>Term Loans-Delayed Drawdown</u>

<table>
<tr><td>Beyond last date of drawl</td><td>0.50% p.a. for delayed disbursement amount for the period of delay (Maximum ₹ 5 lakh)</td></tr>
</table>
</td></tr>
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Annexure-II
Transaction based facility charges
(SYSTEM GENERATED)

<table>
<tr><th>S.N.</th><th>Nature of transaction</th><th>Charges</th></tr>
<tr><td>1</td><td>Cash Withdrawal - Self and Third Party</td><td>Upto 3 cash withdrawal per month –Free
Above 3 transactions –₹100/- per transaction</td></tr>
<tr><td>2</td><td>Fund Transfer – Cheque/ account to account transfer at Non- Home Branch</td><td>Free</td></tr>
<tr><td>3</td><td>Cheque collection (Branch/Non Branch Locations)</td><td>Outstation/ Local (Other bank commission will be recovered separately)
<table><tr><td>Slab</td><td>Charge(₹) (Exclusive of Service Tax)</td></tr><tr><td><=5000</td><td>₹25/-</td></tr><tr><td>>5000- 10,000</td><td>₹50/-</td></tr><tr><td>>10,000 – 1,00,000</td><td>₹100/-</td></tr><tr><td>>1,00,000</td><td>₹250/-</td></tr></table></td></tr>
<tr><td>4</td><td>Foreign Currency Inward / Outward Remittances / Certificate</td><td>As per Trade Finance Guidelines</td></tr>
<tr><td>5</td><td>DD/PO/Omni pay Cancellation</td><td>₹ 100/- per instrument</td></tr>
<tr><td>6</td><td>Cheque Stop Payment instructions</td><td><table><tr><td>Per leaf</td><td>₹100/-</td></tr><tr><td>For a Range</td><td>₹500/-</td></tr></table></td></tr>
<tr><td>7</td><td>A/c closure charges</td><td>Non Individual Customer
<table><tr><td>Within 14 days</td><td>Nil</td></tr><tr><td>Over 14 days upto 6 months old</td><td>₹200/-</td></tr><tr><td>> 6 months old upto 1 year</td><td>₹100/-</td></tr><tr><td>Beyond 1 year</td><td>Nil</td></tr></table>
Individual Customer
<table><tr><td>Within 14 days</td><td>Nil</td></tr><tr><td>Over 14 days upto 6 months old</td><td>₹100/-</td></tr><tr><td>> 6 months old upto 1 year</td><td>₹100/-</td></tr><tr><td>Beyond 1 year</td><td>Nil</td></tr></table></td></tr>
<tr><td>8</td><td>Setting up of Standing Instructions</td><td>₹50/- (per instances)</td></tr>
</table>

<table>
<tr><td>9</td><td>Standing Instructions rejection/failure</td><td>₹225/- (per instance)</td></tr>
<tr><td>10</td><td>ECS / Cheque - Issued and Returned</td><td><u>Inward Cheque Return Charges (Financial Reason)</u>

<table><tr><td>Slab (₹.)</td><td>Up to ₹10,000</td><td>₹ 10,001 to ₹25 lakh</td><td>Beyond ₹ 25 lakh</td></tr><tr><td>Up to 2nd instance/quarter</td><td>₹250</td><td>₹500</td><td>₹1,000</td></tr><tr><td>Beyond 2nd instance/quarter</td><td>₹500</td><td>₹750</td><td>₹1,500</td></tr></table>ECS/NACH Return :- ₹ 500</td></tr>
<tr><td>11</td><td>Cheque deposited and returned</td><td><table><tr><td>Up to ₹1 lakh</td><td>₹150/-</td></tr><tr><td>Beyond ₹1 lakh</td><td>₹250/-</td></tr></table></td></tr>
<tr><td>12</td><td>Arranged / Unarranged Overdraft / Cheque Purchase (Subject to Approval)</td><td><table><tr><td>Per Occasion (A)</td><td>₹115/- (To be collected by Branch Manually)</td></tr><tr><td>Interest (B)</td><td>18.75% TOD + 2% Penal (auto collection)</td></tr></table></td></tr>
<tr><td>13</td><td>Home Banking Facility</td><td><table><tr><td>Cash Delivery & Pick Up</td><td>As per Schedule of Charge (SOC) for CDP Service</td></tr></table></td></tr>
<tr><td>14</td><td>IMPS through Net Banking, Mobile & Branch Channel</td><td><table><tr><td>Amount (₹)</td><td>Charge (₹)</td></tr><tr><td>Upto ₹ 1,000/-</td><td>Nil</td></tr><tr><td>₹ 1,001/- to ₹ 1,00,000/-</td><td>₹5/-</td></tr><tr><td>Beyond ₹ 1,00,000/-</td><td>₹15/-</td></tr></table></td></tr>
<tr><td>15</td><td>NEFT
(Not applicable for Net Banking)</td><td><table><tr><td>Upto ₹ 5000/-</td><td>Nil</td></tr><tr><td>₹ 5000/- to ₹ 10,000/-</td><td>₹ 2 /- per transaction</td></tr><tr><td>₹ 10,000/- to ₹ 1 lakh</td><td>₹ 5/- per transaction</td></tr><tr><td>Above ₹ 1 lakh</td><td>₹ 15/- per transaction</td></tr><tr><td>Above ₹ 2 lakh</td><td>₹ 25/- per transaction</td></tr></table></td></tr>
<tr><td>16</td><td>RTGS
(Not applicable for Net Banking)</td><td><table><tr><td>₹ 2 lakh to ₹ 5 lakh</td><td>Above ₹ 5 lakh</td></tr><tr><td>₹ 24.50/-</td><td>₹ 49.50/-</td></tr></table></td></tr>
<tr><td>17</td><td>Cheque leaves</td><td>₹ 5/- per leaf</td></tr>
<tr><td>18</td><td>Omni Pay</td><td>₹1.10/1000/- Min ₹ 53/-</td></tr>
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