

SCHEDULE OF CHARGES

Agriculture (PSL/Non PSL)

(Effective January 01, 2021 for new customers and effective February 01, 2021
for existing customers)

Notes:

1. All charges are exclusive of GST/other Government levies and these have to be collected separately.
2. Trade Finance charges are to be levied as per the Schedule of Charges (SOC) of Trade Finance Department.

(Upfront/Processing/Documentation & Other charges)

1	<u>Upfront Fee/Processing Fee for Term Loan</u>		
	Upto Rs. 25000	Nil	
	> Rs.25001- Rs. 3 lakh	0.50% (Min : Rs. 250/-)	
	> Rs. 3 lakh – Rs.10 lakh	0.75% (Min : Rs. 2250)	
	Above Rs.10 lakh -	1% (Min : Rs. 5000)	
2	<u>Processing Fee (PF) for Working Capital Advances - Fund Based and Non-Fund Based</u>		
		New and Enhancement (only on enhanced portion), excluding Renewals	Renewals
	Upto Rs. 50,000/-	Nil	Nil
	> Rs.50000 to Rs. 3 Lakh	0.50% (Min Rs. 250/-)	50% of the applicable charges for New/Enhancement proposals.
	Rs. 3 Lakh to Rs. 10 Lakh	0.50% (Min Rs. 1500/-)	50% of the applicable charges for New/Enhancement proposals.
	Above Rs. 10 Lakhs	0.5% (Min Rs. 5000/-)	50% of the applicable charges for New/Enhancement proposals.
	Adhoc limit	0.50% of the adhoc limit on pro-rata basis	0.75% of the adhoc limit on pro-rata basis.
<ul style="list-style-type: none">• Pro-rata processing fee to be charged during the non-renewed period.			

N.B:

Processing Fee (PF) for Stand-alone LCBD facility

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Upto Rs. 25,000/-	Nil
> Rs.25000 - Upto Rs. 5 lakh	0.25% (Min Rs. 500/-)
> Rs. 5 lakh	0.25% (Min Rs. 1250/-, Max Rs. 1 lakh)

Processing Fee (PF) should not be collected, in case of:

1	WCTL/ FITL in respect of sick units under rehabilitation scheme.
2	Accounts restructured under MSME Debt Restructuring scheme
3	No restructuring fee should be charged, if it is on account of natural calamities.

3	<u>Gold loan Processing Charges</u>	
	Up to Rs 50,000/-	Nil
	Above Rs 50,000/-	0.20% of sanctioned amount with a minimum of Rs 250/-
4	<u>Kisan Credit Card Processing Charges for Fresh sanction as well as Annual Review</u>	
	Up to Rs 50,000/-	Nil
	> Rs. 50,000/- - Rs 3 lakh	0.15% (Minimum Rs 200/-)
	Above Rs 3 lakh	0.25% (Minimum Rs 1,000/-)
	Processing charges to be recovered on the basis of Maximum Drawing Limit (and not on Maximum Permissible Limit) for each year.	
5	<u>Prepayment Charges (for Term Loan & WC excluding NFB limit)</u>	
	<ul style="list-style-type: none"> • If from own sources: • If by way of takeover by other Banks / FIs: 	NIL Minimum of 2% of loan outstanding on TL and 2% of sanctioned limit of WCL or Outstanding whichever is higher (excluding NFB limit)
6	<u>Documentation charges</u>	
	Upto Rs. 50,000/-	NIL
	> Rs.50,000 – Rs.10 lakh	0.20%, (Minimum Rs. 250/-)
	Above Rs.10 lakh	0.15%, (Min Rs.500/- Max : Rs.25000/-) (No documentation charges to be levied for Gold loans, Loan against Warehouse receipts and Government sponsored schemes.)
	<u>Notes:</u>	
1	For Review / Renewal case (without enhancement)	Documentation charges need not be levied
2	For Renewal-cum-enhancement cases	Documentation charges to be levied on enhanced portion as per the above schedule
3	Stamp duty & other charges to be borne by the borrower separately	

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7	<u>No dues Certificate</u>	
	1 st copy	Nil
	2 nd Copy	Rs. 100 per certificate
8	<u>Balance Confirmation Certificate</u>	
	1 st copy	No charges
	2 nd copy	Rs. 100 per certificate
9	<u>Interest Certificate</u>	
	1 st copy	No charges
	2 nd copy	Rs. 100 per certificate
10	<u>Charges for providing Credit Report:</u>	
	At request of Bank/FI	No charges
	At request of Customer	Rs. 1000 per occasion
11	<u>Charges for Revalidation of Sanction:</u>	
	For credit limits upto Rs. 50,000/-	NIL
	For credit limits > Rs. 50000 to Rs 5 lakh/-	0.25% of the limit. Minimum Rs. 250/-
	For credit limits > Rs. 5 lakh- to Rs. 10 lakh	0.25% of the limit. Maximum Rs. 1,500/-
	For credit limits above Rs. 10 lakh	0.25% of the limit. Maximum Rs 50,000/-
12	<u>Enquiries/copy of past transactions</u>	
	Record up to 3 months old	Rs. 100/-
	Beyond 3 months	Rs. 50 per record/entry, minimum – Rs. 300/- per occasion.
13	<u>Statement of Account including Closed Accounts (statement of account to be provided free of cost in the first instance during a month):</u>	
	Rs. 20/- per page, minimum Rs. 200/- per occasion	

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14	<u>Inspection Charges:</u>	
	Limits Up to and inclusive of Rs.25000/-	NIL
	Limits above Rs.25000/- & upto Rs.2 lakh	Rs.250/- Charges per inspection over and above Actual taxi/ travel expenses incurred.
	Limits above Rs.2 lakh & upto Rs.10 lakh	Rs.500/- Charges per inspection over and above Actual taxi/ travel expenses incurred.
	Limits above Rs.10 lakh & upto Rs.50 lakh	Rs.1000/- Charges per inspection over and above Actual taxi/ travel expenses incurred.
	Limits above Rs.50 lakh & upto Rs.100 lakh	Rs.1500/- Charges per inspection over and above Actual taxi/ travel expenses incurred.
	Limits above Rs.100 lakh & upto Rs.500 lakh	Rs.2500/- Charges per inspection over and above Actual taxi/ travel expenses incurred.
	Limits above Rs.500 lakh	Rs.3000/- Charges per inspection over and above Actual taxi/ travel expenses incurred.
	WHR Godown inspection – Upto Rs.50 lakh	To be collected in advance on quarterly basis @ 750 per quarter or part thereof (rounded off to one quarter)
	WHR Godown inspection – Above Rs.50 lakh	To be collected in advance on quarterly basis @ 1500 per quarter or part thereof (rounded off to one quarter)
15	<u>Solvency Certificate Charges</u>	
	<u>Amount of Solvency Certificate</u>	<u>Charges</u>
	Upto Rs. 5 lakh	Rs.3000/-
	Above Rs.5 lakh upto Rs.10 lakh	Rs. 5,000/-
	Above Rs 10 lakh & up to Rs 200 lakh	0.20% of the amount with a minimum of Rs.5,000/- and maximum of Rs 15,000/-
	Above Rs 200 lakh	0.10% of the amount with maximum Rs 50,000/-
16	<u>Non-submission of stock statement/ OIS, wherever applicable</u> As per Bank's guidelines	

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17	<u>Non-submission of annual report within 3 months of the audited balance sheet</u>		
	Within 3 month from closure of Financial Year	Nil	
	<u>Above 3 months</u> Up to Sanctioned limit of Rs. 25 Lakhs	Rs.2500/-	
	Above sanctioned limit of Rs. 25 Lakhs	Rs.5,000/- per quarter, or part thereof	
18	<u>Substitution of Securities:</u>		
	Up to Rs 100 lakh	Rs.5000/- at the time of each substitution of security.	
	Above Rs.100 lakh to Rs. 1000 lakh	Rs.15,000/- at the time of each substitution of security.	
	Above Rs.1000 lakh	Rs. 25,000/- at the time of each substitution of security.	
	(Legal & other charges to be collected extra)		
19	<u>Locker charges for unclaimed Gold security</u> (to be charged 30 days from the date of repayment of Gold loan)		
	Branch category A	Branch category B	Branch category C
	Rs. 1000 per quarter	Rs. 750 per quarter	Rs. 500 per quarter
	* BH can waive it in deserving cases.		
20	<u>Charges for Valuation of Primary/Collateral Security:</u>		
	At actuals. Calculated at reasonable rates and shall not be linked to loan amount or value of property.		
21	<u>Charges for Investigation of Title to properties offered as Security (Primary / Collateral:</u>		
	At actuals. Calculated at reasonable rates and shall not be linked to loan amount or value of property.		
22	<u>All out-of Pocket Expenses:</u> (for example: expenses incurred by Bank on behalf of borrower like CERSAI charges, ROC charges, Registration of lien, legal expenses / stationery / courier/ Xerox etc.) - At actuals		
23	<u>Rupay Cards</u>		
	Description	Charges	
	Annual Fee Chip Debit Card Magstripe Debit Card	<u>220/- + Applicable Service Tax , Free for first Year</u> `110/- + Applicable Service Tax , Free for first Year (For the cards already in circulation)	
	Add-on-Card	`220/- + Applicable Service Tax for Chip Debit Card & `110/- + Applicable Service Tax for Magstripe Debit Card , free for first year (For the cards already in circulation)	

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Replacement (Damaged/Captured)	NIL
Replacement (Lost/Stolen)	₹220/- + Applicable Service Tax
Repin	₹50/- + Applicable Service Tax
Transaction Charges (IDBI Bank ATMs)	Cash Withdrawal: NIL Balance Enquiry: NIL
Transaction Charges* (Non-IDBI Bank ATMs) For Savings Account	3 Free transactions (both Financial & Non-Financial) at 6 Metro locations viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad, 5 free transactions (both Financial & Non-Financial) per month at all other locations, thereafter Non Financial - Rs 8 per transaction Financial - ₹20 per transaction.
Transaction Charges (Non-IDBI Bank ATMs) For Current Account	Cash Withdrawal: ₹20/- per transaction Balance Enquiry: ₹8/- per transaction (from the very first transaction)
Surcharge	Online Surcharge of 2.5 % of transaction amount + applicable service tax or ₹10 + Applicable Service Tax , whichever is higher will be levied if the card gets used at Petrol Pump and Railways
International Transactions#	Cash Withdrawal: ₹140/- per transaction Balance Enquiry: ₹30/- per transaction There will be a mark-up of 3.5 % over and above the cross-currency conversion rate for all International Transactions International cash withdrawal transactions decline due to insufficient funds: ₹20 per instance

» **Charges will be applicable as per SOF.**

***Financial Transactions (Cash withdrawal) & non-financial Transactions (Balance Enquiry, PIN Change & Mini statement)**

Not Applicable for Domestic usage Card

24	<u>Charges for Copying Document :</u>		
	Charges if copy of documents is for submission to any statutory authority, if sought by customer	Rs 1250 + Actual photocopying charges	
25	<u>New Charges introduced</u>		
	<u>Annual review charges for Agri TL</u>		
	1	Up to Rs.25000	a. NIL
	2	Above ₹25000 and upto ₹2 lakh	b. ₹500
	3	Above ₹2 lakh and upto ₹5 lakh	c. ₹1000
	4	Above ₹5 lakh and upto ₹10 lakh	d. ₹2000
5	Above ₹10 lakh	e. 0.10 % of outstanding (Min ₹2000), Max ₹50,000)	

1. Guidelines for collecting Processing Fee/ Upfront Fee:

1. Processing Fee should be collected at the time of initial processing of

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the proposal, as also at each renewal / enhancement of limit. In case of extension, pro-rata Processing Fee for the extended period to be collected at the time of extension.

2. Processing Fee (PF)/Upfront Fee (UF) should be preferably collected upfront.
3. The amount of PF so collected shall not be refunded if the facility is sanctioned but the borrower fails to avail the loan/limit sanctioned. The refund in exceptional cases needs approval as per the Delegation of Power (DoP).

2. Guidelines for extending concession in service charges:

1. While extending concession in service charges, commission etc., various authorities should make judicious use of their powers and be selective in exercising discretion and extending concession to any borrower. Also, such concessions shall be extended taking into account the rating of account and other spin off business benefits accruing to the Bank. Normally, such waivers should be restricted upto one year and thereafter continuation should be subject to review.
2. Any concession permitted by various authorities should be mentioned in the Control Reporting system for exercise of Delegations of Power and should be submitted to next higher authorities for noting.

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Schedule of Charges or transaction based facility

S.N.	Nature of transaction	Charges																				
1	Cash Withdrawal - Self and Third Party	Free																				
2	Fund Transfer - Cheque/ account to account transfer at Non-Home Branch	Free																				
3	Cheque collection (Branch/Non Branch Locations) Local Inward outstation cheque collection charges Outward outstation cheque collection charges	Free <table border="1" style="width: 100%;"><thead><tr><th>Slab</th><th>Charge(Rs.) (Exclusive of Service Tax)</th></tr></thead><tbody><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></tbody></table> <table border="1" style="width: 100%;"><thead><tr><th>Slab</th><th>Charge(Rs.) (Exclusive of Service Tax)</th></tr></thead><tbody><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></tbody></table>	Slab	Charge(Rs.) (Exclusive of Service Tax)	<=5000	25	>5000- 10,000	50	>10,000 – 1,00,000	100	>1,00,000	250	Slab	Charge(Rs.) (Exclusive of Service Tax)	<=5000	25	>5000- 10,000	50	>10,000 – 1,00,000	100	>1,00,000	250
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>1,00,000	250																					
4	Foreign Currency Inward / Outward Remittances / Certificate	As per Trade Finance Guidelines																				
5	DD/PO/Omni pay Cancellation	Rs. 100/- per instrument																				
6	Cheque Stop Payment instructions	<table border="1" style="width: 100%;"><tbody><tr><td>Per leaf</td><td>Rs. 100/-</td></tr><tr><td>For a Range</td><td>Rs. 200</td></tr></tbody></table>	Per leaf	Rs. 100/-	For a Range	Rs. 200																
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7	A/c closure charges	Nil																				
8	Setting up of Standing Instructions	Rs. 50/- (per instances)																				
9	Standing Instructions rejection/failure	Rs. 225/- (per instance)																				

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10	ECS / Cheque - Issued and Returned	<u>Inward Cheque Return Charges (Financial Reason)</u>			
		Slab (Rs.)	Up to 2 nd instance per quarter	Beyond 2 nd instance per quarter	
		Up to 10,000	Rs. 250	Rs. 500	
		10,001 to 25 lakh	Rs. 500	Rs. 750	
		Beyond 25 lakh	Rs. 1,000	Rs. 1,500	
ECS/NACH Return :- Rs 500					
11	Cheque deposited and returned	Up to Rs 1 lakh			Rs 150
		Beyond Rs 1 lakh			Rs 250
12	Arranged / Unarranged Overdraft / Cheque Purchase (Subject to Approval)	Per Occasion (A)	Rs. 115/- (To be collected by Branch Manually)		
		Interest (B)	18.75% (auto collection)		
13	Home Banking Facility	Cash Delivery & Pick Up	As per Schedule of Charge (SOC) for CDP Service		
14	IMPS through Net Banking, Mobile & Branch Channel	Amount (Rs)		Charge (Rs)	
		Upto Rs 1,000/-		Nil	
		Rs.1,001 to 1,00,000/-		Rs 5/-	
		Greater than Rs 1,00,000/-		Rs 15/-	
15	NEFT (Not applicable for Net Banking)	Upto Rs. 10000		Rs 2.5	
		Rs. 10,001 to Rs. 1,00,000		Rs. 5/- per transaction	
		Rs. 1,00,001 to Rs. 2 lakh		Rs. 15/- per transaction	
		Above Rs. 2,00,001		Rs. 25/- per transaction	
16	RTGS (Not applicable for Net Banking)	Time Varying Tariff (TVT)	Rs. 2 lakh to Rs. 5 lakh	Above Rs. 5 lakh	
		09.00 Hours – 12.00 Hours	Rs. 25/-	Rs. 50/-	
		After 12.00 Hours – 15.30 Hours	Rs. 26/-	Rs. 51/-	
		After 15.30 Hours to 17.30 Hours	Rs. 30/-	Rs. 55/-	

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17	Cheque leaves	50 leaves per quarter	Free
		Above free limit	Rs. 3/- per leaf
18	DD/PO/Omni Pay	Slab	Charge
		Up to Rs 5,000	Rs 30
		Rs 5,001 to Rs 10,000	Rs 50
		Above Rs 10,000	Rs 3 per thousand (Min: Rs 50, Max: Rs 10,000)
19	Cash Deposit Charges (Uniformly applicable to all branches) (Only for MSME)	Up to Rs.1 lakh per day	Free
		Above Rs.1 lakh	Cash handling charges at Rs.1/- per Rs.1000/- or part there of subject to minimum of Rs.100/- and maximum of Rs.5000/- per transaction.

Declaration: I/We have read / understood the Schedule of Charges (SOC) and terms and condition as applicable to the credit facility sanctioned to me/us and other operational aspects. I/We understand that the SOC & terms & condition may be revised by the Bank from time to time and it will be agreeable to me/us. I/We shall be responsible for regularly reviewing these terms, including the amendments that are posted on the website of the Bank/Notice Board of the Bank. I/We agree to pay charges as per the Bank Policy.

Signature(s)/ Thumb impression(s) of the account holder (With Seal and stamp)