

<b>ANNEXURE-I</b>		
<b>Non-Credit Service Charge w.e.f. 01.11.2024</b>		
<b>(Incl of GST @ 18%)</b>		
<b>BILLS, REMITTANCES, DEPOSITS, LOCKERS &amp; SAFE CUSTODY</b>		
<b>SL</b>	<b>PARTICULARS</b>	<b>SERVICE CHARGE</b>
1	<b>Collection of outstation Cheques / Drafts</b>	
	For Amount Slab	
	Cheques Upto Rs.10000/-	Rs. 59/- per instrument
	Above Rs.10000/- and upto Rs.1,00,000/-	Rs. 118/- per instrument
	Above Rs-1,00,000/-	Rs. 236/- per instrument
	Collection of Local Cheque through clearing	No Charge
2	<b>Cheques (Including ECS) /bills returning charges.</b>	
	<b>Returning Charges for inward cheques etc Due to insufficient fund.</b>	
	Savings Account	Rs. 354/- per instrument
	Current / Cash Credit / Overdraft Account	Rs. 354/- per instrument for first 3 cheques
		Rs. 1180/- per instrument from 4th cheque onwards in a FY.
	For other reason	Rs 118/- per instrument
	<i>No charge in case of Technical Fault/ Failure</i>	
	<i>Interest at applicable rate for number of days Bank remained out of funds (i.e. actual interest @ clean OD is to be charged extra)</i>	
	<b>Returning Charges for outward cheques etc</b>	Rs 236/- per instrument irrespective of amount
	<b>Outstation Returning Cheques (Inward and Outward)</b>	Rs 236/- per instrument irrespective of amount + out of pocket expenses.
3	<b>RTGS Charges</b>	
	Rs.2.00 lakh to Rs.5.00 lakh	Rs.24/- per transaction
	Above Rs.5.00 lakh	Rs.54/- per transaction
4	<b>NEFT Charges</b>	
	UptoRs 10000.00	Rs.3/- per transaction
	Above Rs 10000.00 to Rs.1.00 lakh	Rs.6/- per transaction
	Above Rs.1.00 lakh to Rs.2.00 lakh	Rs.18/- per transaction
	Above Rs.2.00 lakh	Rs.29/- per transaction
	<i>RTGS/NEFT charges through internet banking is same as above</i>	
<i>No RTGS/NEFT charges is applicable for transactions through mobile banking</i>		
5	<b>Charges of IMPS (Mobile/Internet Banking)</b>	
	UptoRs 1000.00	NIL
	Above Rs 1000.00 to Rs.1.00 lakh	Rs.6/- per transaction
	Above Rs.1.00 lakh	Rs.12/- per transaction
6	<b>Issuance of Demand Draft</b>	
	Except Cash	0.40% of DD amount plus 18% GST, Minimum ₹59/ and Maximum ₹17,700/- (including GST)
	Against tender of Cash (Below Rs. 50000/-)	Additional 50% of over and above normal charges (as mentioned above)
7	<b>Issuance of Duplicate Draft / Revalidation of Draft / Cancellation of Drafts / Other Instruments like</b>	
	Except Cash	Rs. 236/- per instrument
	Against tender of Cash (Below ₹50000/-) for any mode of Remittance	Rs. 295/- per instrument
	<i>Note: No charges shall be levied for issuance of Demand Drafts favoring beneficiaries on account of disbursement of Term Loans/ Retail Loans/ Housing Loans.</i>	
	<i>No charges to be levied for issuance of demand draft issued for payment of proceeds due to restrictions under Income Tax Act for paying in cash in respect of matured deposit accounts like term deposits or other such accounts under Govt. run saving schemes.</i>	
	<i>Both the above exceptions are applicable for Point 6 &amp; 7</i>	

SL	PARTICULARS	SERVICE CHARGE
8	<b>CASH HANDLING CHARGES- DEPOSIT</b>	
	<b>Applicable on Base &amp; Non Base Branch</b>	
	Savings Bank Account (Based on Transaction)	5 transactions free per month. Thereafter Rs.30/- per transaction (Except through alternate channels)
	Savings Bank Account (Based on Amount)	Upto Rs. 2.00 Lakh (Free per day)
		Above Rs. 2.00 Lakh- Rs.1.18 per thousand subject to minimum Rs.36/-
	Current / Cash Credit/ Overdraft and Other Accounts of Customers	Upto Rs. 2.00 Lakh (Free per day)
		Above Rs. 2.00 Lakh- Rs.1.18/- per thousand subject to minimum Rs.59/- and maximum Rs.17,700/-.
	<b>Note: Charges as above shall be levied for deposit of cash per day per account.</b>	
<i>No charges shall be levied on depositing cash in BSBD Accounts, Loan accounts (Excluding CC/OD), KCC, RD, Term Loan, Demand Loan accounts and NPA/suit filed accounts at any branch.</i>		
<i>Charges over and above the threshold limit should be calculated on the additional amount only.</i>		
9	<b>CASH HANDLING CHARGES- WITHDRAWAL</b>	
	<b>Applicable on Base &amp; Non Base Branch</b>	
	Savings Bank Account (Based on Transaction)	5 transactions free per month. Thereafter Rs.2.36/- per thousand or part thereof.
	Current / Cash Credit/ Overdraft and Other Accounts of Customers	Upto Rs. 1.00 Lakh (Free per day)
		Above Rs. 1.00 Lakh- Rs.2.36/- per thousand or part thereof.
	<b>Note: Charges as above shall be levied for withdrawal of cash per day per account.</b>	
<i>For non base branch, withdrawal by drawer personally and by cheque only. Maximum Limit Rs. 50,000/-.</i> <i>For withdrawal above Rs.10,000/-, photo identity card of the drawer must be produced.</i>		
<i>Charges over and above the threshold limit should be calculated on the additional amount only.</i>		
10	<b>Cheque Book issuance charges</b>	
	<b>CTS 2010 Standard Cheques</b>	
	Personalised Cheque Book	Rs.95.00/- per cheque book of 20 leaves
	Non-Personalised Cheque Book	Rs.71.00/- per cheque book of 20 leaves
<b>Note: The charge mentioned above is universal irrespective of account type. One non-personalised cheque book of 20 leaves free in a financial year in Savings &amp; Current account only.</b>		
11	<b>Addition/Deletion of Name</b>	Rs.150/- per occasion (No charge for deletion of name of deceased customer) No Charge for the first time on conversion of single a/c to joint a/c of pensioner a/c.
12	<b>Closure of accounts of its opening</b>	
	Account Closed within 14 days from opening	NIL
	Accounts closed after 14 days but within 12 months of opening	RD Account- Rs.118/-
		Savings Bank Account- Rs.354/-
		Current Account- Rs.708/-
	Accounts closed after 12 months	NIL
<b>Note: No account Closure charges on account of Death of the customer.</b>		
<i>Transfer of account from one branch to another branch of the Bank shall not be considered as closure of account, hence no charges will be recovered.</i>		
13	<b>Change in Operational instructions</b>	
	Registration / Allowing operations through registration of Power of Attorney	Individual- Rs.354/- for all customers
		Non-Individual- Rs.590/-
	Change of Authorized Signatory/ Operational instructions in the account/ Recording	Individual- NIL
Non-Individual- Rs.236/- per occasion		
<b>Note: No charges in case of death of existing signatory /account holder.</b>		

SL	PARTICULARS	SERVICE CHARGE
14	<b>Maintenance of Ledger Balance</b>	
	<b>Savings Account</b>	
	Minimum Monthly Average Balance (MAB)	Rs.500/-
	Charges per month for not maintaining MAB	Rs.50/- per occasion
	<b>Current Account</b>	
	Minimum Monthly Average Balance	Rs.1000/-
	Charges per month for not maintaining MAB	Rs.150/- per occasion
	<b>Note: Initial deposit should be at par with the MAB</b>	
	<i>Charges as above shall be levied for non-maintenance of minimum average balance on monthly basis instead of daily basis</i>	
	<i>Recovery of charges should not turn into negative balance solely on account of levy of service charges</i>	
<i>No Penal Charges for non-maintenance of minimum balance in respect of Inoperative/ Dormant accounts as per RBI guidelines</i>		
15	<b>Stop Payment Instruction</b>	
	Savings Account	Rs.118/- per instrument.
		Multiple cheques- Rs.354/- maximum
	CD/CC/OD Account	Rs.236/- per instrument.
		Multiple cheques- Rs.708/- maximum
<b>Note: To be levied only once i.e. at the time of accepting the instructions for stop payment and no charges shall be levied while actually returning such instruments through clearing.</b>		
16	<b>Cancellation/revocation of Stop payment instruction</b>	
	Savings Account	Rs.24/-per instrument. Maximum Rs.236/- per instruction.
	CD/CC/OD Account	
17	<b>Duplicate Statement/Pass Book</b>	
	With latest balance	Rs.120/- per pass book/statement
	With previous entries	Rs.2/- per entry, Min Rs.120/- Max. Rs.1180/-
	<b>Note: Issuance of new passbook shall be free of cost.</b>	
<i>For CA/CC/OD: One statement of account per month free.</i>		
18	<b>Attestation / Certificate</b>	Individual- Rs.150/- per occasion
		Non-Individual- Rs.200/- per occasion
		<b>Illustrative List for Certificate/Attestation:</b>
		1. No Objection Certificate
		2. No Dues Certificate
		3. Duplicate TDS Certificate
		4. Interest Certificate (One certificate to be issued 'free of cost' every year)
		5. Certificate of Balance (Only two certificates are free in a year)
		6. Cheque Honoured Certificate
		7. Account Maintaining Certificate
		8. Any other certificate relating to deposit account except Solvency certificate
9. Attestation of customer's signature/ Photograph		
10. Address Confirmation		
11. Issue of Duplicate Deposit Receipt		

SL	PARTICULARS	SERVICE CHARGE
18	<b>Attestation / Certificate</b>	<b>Exemption:</b>
		No service charges shall be levied for: 1. Issue of No Dues Certificate on adjustment of Loan Account. 2. Issue of No Objection Certificate to the applicants under various Government sponsored schemes 3. Certificate of Interest paid on Deposits or TDS Certificate for the first time 4. The beneficiaries who opt for any e-payment from Govt. Departments, certification of mandate will be free 5. Signature attestation for ECS purpose
<b>Note: In case of Joint account, each attestation attract the applicable charges separately.</b>		
19	<b>Ledger Folio Charges for SB/Current/OD/CC Accounts</b>	
	SB A/c (Excluding BSBDA)	Rs.6/-per entry in excess of 30 debits permitted in half year (excluding standing instruction / bank induced transactions / transaction done through alternate delivery channels)
	Basic Savings Bank Deposit Account (BSBD)	Rs.5/-per debit in excess of 6 debits in a month.
	CD/CC/OD	Individual Rs.90/- per folio Non-individual –Rs.180/- per folio. Maximum- Rs.1180/-
	<b>Note: For account maintained on computer, 40 entries or part thereof be treated as one ledger folio</b>	
Two (2) nos of folios per annum are free in Current accounts. No free folio are allowed in CC & OD accounts.		
20	<b>Loss of Token</b>	
	Service Charge	Rs. 60/- per token loss
21	<b>Standing Instructions</b>	
	Registration of SI	Within Bank: NIL
		Inter Bank: Rs.60/- per transaction
	Execution of Standing Instruction / remittance to other institutions viz LIC premium etc	Within Bank: NIL
		Inter Bank: Rs.60/- per transaction plus Remittance charges plus actual postage
	Non Execution of SI (due to insufficiency of Funds) Applicable to all types of transactions	Rs.118/- per transaction plus Remittance charges plus actual postage
<b>Note: Postal and remittance charges if any are to be levied on actual basis</b>		
No charges to be levied for transfer entries within the accounts maintained at the same branch and instructions in respect of the following shall be carried out free of charge and no SI registration charges and SI remitting charges are to be levied: 1. Crediting/ Remitting interest in term deposit 2. Crediting/Remitting Recurring Deposit installments 3. Crediting/Remitting installments in Loan accounts		
22	<b>Nomination Charge</b>	First time: Free there after Rs.118/- per occasion
23	<b>SMS Alert Charges</b>	
	All types of Accounts	Rs.15/- per annum
<b>Exempted: Basic Saving Deposit Account / Accounts under PMJDY, Senior Citizen Accounts, Students Accounts, BC Accounts, Staff &amp; Ex-staff Accounts.</b>		
24	<b>Issuance of solvency certificate</b>	0.10% of certificate amount with a minimum of Rs.1180/- and maximum Rs.29500/-.
	<b>Note: Any additional certificate issued within a period of 3 months of issuance of 1st solvency certificate, only 50% of the applicable charges shall be levied. Maximum- Rs.29500/-</b>	
25	<b>Postal &amp; Telecommunication Tariff</b>	
	Ordinary Post	Rs.20/- or actual expenditure, whichever is higher
	Registered/Courier/Speed Post	Rs.75/- or actual expenditure, whichever is higher

SL	PARTICULARS	SERVICE CHARGE
26	<b>Enquiry related to old records</b>	
	3-12 months old	Rs.120/- per item plus out of pocket exp
	Above 12 months upto 3 years	Rs.354/- per item plus out of pocket exp
	Above 3 years upto 7 years	Rs.590/- per item plus out of pocket exp
	Above 7 years	Rs.1180/- per item plus out of pocket exp
27	<b>National Automated Clearing House (NACH) Mandate</b>	
	Inward NACH Mandate Verification	Rs.118/- per mandate on acceptance
	Returning charges on return of NACH (debit) on ad	Rs.238/- per reference
28	<b>Debit Card Charges</b>	
	Personalized Dual Interface RuPay ATM Cards	<ul style="list-style-type: none"> <li>• Issuance of primary card– NIL</li> <li>• Issuance of Add on card– Rs.190/-</li> <li>• Annual Charges for primary card– Rs 120/- (2nd year onwards)</li> <li>• Duplicate Card– Rs 190/-</li> <li>• Card issue against expiry- Nil</li> </ul>
	<b>Note: For BGVB Staff, there will be no new / annual / duplicate card charges</b>	
29	<b>Transaction declined due to insufficient Balance</b>	Rs.18/- (charges are applicable to staff also.)
30	<b>For use of PNB ATMs located in Metro and Non-Metro Areas</b>	
	Free Transactions	5 Transactions/ Month
	After Free Transactions	Rs.12/- per Transactions
	<b>Exempted from above charges:</b> A. Staff / Ex-staff B. Cards issued in Basic Saving Account C. Defence Personal and Pensioners	
31	<b>For use of other Bank's ATMs located in Metro and NonMetro Areas</b>	
	Free Financial & Non-financial Transactions (Per Month)	Metro- 3 Transactions, Non-Metro-5 Transactions
	<i>After Free Transactions</i>	
	Financial Charge / Per Transaction	Metro- Rs.24/-, Non-Metro-Rs.25/-
	Non-Financial / Per Transaction	Metro- Rs.11/-, Non-Metro-Rs.12/-
	<i>Above charges are applicable to staff also</i>	
32	<b>Penalty Charges for Depositing Delayed Instalment Recurring Deposit Account</b>	Rs.1/- per Rs.100/- per month irrespective of periodicity of deposits
33	<b>Annual Locker Rent</b>	
	Small	Rs.1180/-
	Medium	Rs.2360/-
	Large	Rs.2950/-
	<b>Note: In the case of staff/ex-staff, charge will be half the usual scheduled rate</b>	
	<i>concession will be allowed provided the locker is rented out in the name of the member of the staff or his/her spouse and operated upon by either.</i>	
<i>No concession be allowed to those who are discharged or dismissed by the bank</i>		
<i>Only one locker shall be let on concessional rate</i>		
34	<b>Slab Wise Discount on Advanced Locker Rent</b>	
	Period	Discount (%)
	2 Years	5%
	3 Years	10%
	4 Years	15%
	5 Years	20%
Staff	75%	

SL	PARTICULARS	SERVICE CHARGE
35	<b>Penalty for Delayed Payment of Locker Rent</b>	
	1st Qtr-	10% of annual rent
	2ndQtr-	25% of annual rent
	3rdQtr-	40% of annual rent
	1 Year-	50% of annual rent
	1 year to 3 years-	75% of outstanding rent
	For more than 3 years	Break open
36	<b>Other Charges</b>	
	Break-Open	In case of loss of key of the lockers, a service charge of Rs 1180/- has to be recovered from hirer in addition to the actual expenditure incurred in breaking open the locker and changing of key by manufacturer of lockers.
	Duplicate Key	

**ANNEXURE - II**

**All the service charges mentioned in annexure – II, are inclusive of all taxes (eg. GST etc.)**

**(A) RETAIL CREDIT**

<b>S No</b>	<b>Schemes</b>	<b>Processing Fees</b>	<b>Documentation Charges</b>		
1	<b>HOUSING LOAN</b>	0.59% of Loan Amount Min. ₹1180.00 Max. ₹11800.00	Nil		
2	<b>VEHICLE LOAN</b>	<b>Four Wheeler Loan:</b> 0.295% of Loan Amount Minimum ₹500.00	Nil		
		<b>Two Wheeler Loan:</b> 0.59% of Loan Amount. Minimum ₹590.00	Nil		
3	<b>EDUCATION LOAN</b>	<b>NIL</b>	<b>NIL</b>		
4	<b>PERSONAL LOAN</b>	<b>Personal Loan:</b> 1.18% of loan amount.	➤ Up to ₹2 lac: ₹319.00 ➤ Over ₹2 lac: ₹531		
		<b>Personal Loan To Pensioners: NIL</b>	₹590.00		
5	<b>GOLD LOAN</b>	Upto ₹3.00 lakh: Nil Above ₹3.00 lakh: 0.354% of the loan amount subject to maximum ₹3540.00.	NIL		
6	<b>MORTGAGE LOAN</b>	1.18% of sanctioned loan amount. The processing fee for overdraft facility to be recovered one time for three years at the time of sanction. Thereafter once in three years on reduced or restored limit.	For loan up to ₹50.00 Lakh ₹2950.00 For Loans above ₹50.00 Lakh ₹5900.00		
7	<b>Pre-payment charge for Retail Credit:</b>				
8	<b>Housing Loan Scheme</b>	Fixed Rate of Interest	In case of takeover of loan by Banks/FIs & Housing Finance Cos. 2.36% prepayment charge shall be levied. But no prepayment charge will be levied if prepayment is made out of own source of Fund.		
		Floating Rate of Interest	No prepayment charge irrespective of source of fund in case of Floating Rate of Interest.		
		PMAY & RHISS	No Pre-Payment of Loan is allowed as per scheme guidelines		
9	<b>BGVB TOP UP LOANS</b>	<b>Particular</b>		<b>Charges</b>	
		Processing Fee		NIL	
		Documentation charge		NIL	
		Inspection/ security verification charge as per guidelines.		NIL	

**(B) AGRICULTURE CREDIT**

S No	Particulars	Charges	
1	<b>Processing Fee (Fresh/ Renewal/ Enhancement)</b>	Exposure	Charges
		Up to ₹3.00 Lakh	NIL
		Above ₹3.00 Lakh	0.354%
		Note: Expenses other than Process Fees (i.e. CIC/CERSAI/Insurance etc.) shall be borne by the borrower.  <b>The above charges are applicable for All Schemes Other Than Priority Sector Loans up to ₹25000.00 where No Charges shall be Recovered</b>	
2	<b>SHG</b>	Exposure	Charges
		Upto loan amount ₹6.00 lakh	NIL
		Loan amount above ₹6.00 lakh	0.295% on incremental loan amount allowed in each enhancement.
3	Joint Liability Group (A & B Model)	Up to ₹25000.00 per member	NIL
		Above ₹25000.00 per member	0.295%
4	<b>KCC</b>	<ul style="list-style-type: none"> <li>➤ Processing fee in KCC is to be levied at the time of sanction/ disbursement of loan and subsequently at the time of enhancement/ renewal. Renewal under KCC scheme is done after a period of 5 years.</li> <li>➤ If validity of sanction is beyond one year, as in case of KCC etc. to farmers, the process fee is to be charged maximum for one year only at the time of sanction irrespective of the validity period of sanction.</li> <li>➤ No processing fee is to be charged in case of review of the limits during the period of validity of sanction. However, in case of enhancement of limits before validity period of sanction or at the time of renewal, process fee shall be charged as per existing rates.</li> </ul>	
5	<b>Documentation Charges Other than SHG, KCC &amp; JLG</b>	<b>Exposure</b>	<b>Charges</b>
		Up to ₹25000.00	NIL
		25,000.00- 50,000.00	₹240.00
		>50,000.00- 2.00 Lakh	₹1420.00
		>2.00 Lakh To 5.00 Lakh	₹3300.00
		>5.00 Lakh To 20.00 Lakh	₹3540.00
		>20.00 Lakh To 1.00 Crore	₹5900.00
		>1.00 Crore To 5.00 Crore	₹8260.00
	Above 5.00 Crore	₹23600.00	
6	<b>Take Over of Loan</b>	<ul style="list-style-type: none"> <li>➤ Up to ₹2.00 Lakh – Nil</li> <li>➤ Above ₹2.00 Lakh – Take Over charges @ 1.18% should be realised.</li> </ul>	

**(C) CREDIT (EXCEPT RETAIL & AGRICULTURE CREDIT)**

S No	Particular	Charges
1	<b>BANK GUARANTEE</b>	
	Charges for both Financial & Non-Financial Guarantees with Cash Margin below 100%	2.95% per annum on pro rata basis.
	Charges for both Financial & Non-Financial Guarantees with Cash Margin 100% and above.	0.738% per annum on pro rata basis.



2	<b>Renewal of Guarantee:</b>	The charges are same as those applicable for issuance of fresh guarantees, except that the claim period is not charged for, if the renewal is effected before the expiry date of original Guarantee. In essence the charges should be on total final claim including the enhanced period plus claim period.	
3	<b>Processing charge for Fresh/ Renewal/ Enhancement of Working Capital limit</b>	Priority Sector & Non-Priority Sector ➤ Up to ₹2.00 Lakh – Nil ➤ Above ₹2.00 Lakh– 0.48% of limit.	
4	<b>Fresh Term Loan</b>	Priority Sector & Non-Priority Sector ➤ Up to ₹50,000 – Nil ➤ Above ₹50,000 – 1.77% of Loan Amount	
5	<b>TERM LOAN (Renewal)</b>	0.142% of limit.  For standalone term loan with sanctioned limit less than ₹1.00 cr only one time upfront fees shall be recovered.	
6	<b>Charges for Ad-hoc sanction for priority and non-priority sector:</b>	50% of normal charge on pro rata basis.	
7	<b>FOR LOANS AND ADVANCES AGAINST LIQUID INSTRUMENTS NAMELY BANK'S OWN TERM DEPOSIT, NSC, LIP, KVP, UNITS OF UTI, ETC - NO PROCESSING AND DOCUMENTATION CHARGE IS TO BE REALISED.</b>		
8	<b>Documentation Charges</b>	<b>Exposure</b>	<b>Charges</b>
		Up to ₹25000.00	NIL
		25,000.00- 50,000.00	₹240.00
		>50,000.00- 2.00 Lakh	₹1420.00
		>2.00 Lakh to 5.00 Lakh	₹3300.00
		>5.00 Lakh to 20.00 Lakh	₹3540.00
		>20.00 Lakh to 1.00 Crore	₹5900.00
		>1.00 Crore to 5.00 Crore	₹8260.00
	Above 5.00 Crore	₹23600.00	
9	<b>Inspection &amp; Supervision Charge</b>	<b>Exposure</b>	<b>Charges (Per quarter)</b>
		Up to ₹50,000.00	NIL
		Above ₹50,000.00 to ₹2 lakh	₹354.00
		Above ₹2.00 lakh to ₹50 lakh	₹1770.00
		Above ₹50 Lakh to ₹2.00 crore	₹4720.00
		Above ₹2.00 crore	₹7080.00
		<b>Note:</b> 1. The charges shall be levied quarterly in 2nd week of the last month of the Quarter. 2. No Inspection & Supervision Charge to be realized for retail, Agriculture & schematic loans. 3. In addition to the above charges, actual expenses paid by Bank to officials against TA, Haltage etc. to be realized.	
10	<b>Microfinance Loan (upfront charges for loan amount above ₹25000.00)</b>	<b>New to credit borrowers</b>	<b>Borrowers with CRIF HM score 651 &amp; above</b>
		2.36% of loan amount	1.18% of loan amount

11	<b>BGVB GSTNEXT</b>	<b>Processing Fee/ Review/ Renew Charge</b>		<b>Documentation Charge</b>		
		Loan Amount	Charge Amt	Loan Amount	Charge Amt	
		Up to ₹200.00 Lakh	0.177% of Loan Amount	Up to ₹200.00 Lakh	0.059% of loan amount	
		Above ₹200.00 Lakh	0.354% of Loan Amount	Above ₹200.00 Lakh	0.118% of loan amount.	
		Inspection/ Supervision Charge		As per point no 9.		
12	<b>BGVB SAMPURNA</b>	<b>Particular</b>		<b>Charge</b>		
		Upfront fees		1.18% of loan amount		
		Review/ Renew Charge		As per point no 5.		
		Inspection/ supervision charge		As per point no 9.		
<b>(D) OTHER CHARGES</b>						
1	<b>Mortgage Charges</b>	<b>Exposure</b>		<b>Charges</b>		
		Up to ₹10.00 lakh		NIL		
		Above ₹10.00 lakh to ₹1.00 crore		₹5000.00		
		Above ₹1.00 crore to ₹10.00 Crore		₹10,000.00		
		Above ₹10.00 Crore		₹25,000.00		
<p><b>Note:</b></p> <p>1. in case where both mortgage charge &amp; documentation charges are applicable, the higher charge should be levied</p> <p>2. NO EQUITABLE MORTGAGE CHARGE IS TO BE TAKEN for BGVB HOUSING LOAN. BGVB TOP UP LOAN &amp; BGVB EDUCATION LOAN.</p>						
2	<b>Credit Information Report (CIR) Charges</b>	<b>Individual</b>		<b>Commercial</b>		
		₹60.00 Per Search Per CIC		₹1400.00 Per Search Per CIC		
		<b>Priority Sector Loans up to ₹25000.00 No Charges shall be Recovered</b>				
3	<b>CERSAI Charge</b>	<b>Segment</b>		<b>Charges</b>		
		Creation or modification of Security Interest in favour of secured creditor		₹118.00		
		Any application for information recorded / maintained in the Register by any person ( <b>CERSAI Search</b> )		₹12.00		
		Satisfaction or Correction of any existing security interest		NIL		
4	<b>Providing credit report at the request of client</b>	₹1180.00 Per Occasion				
5	<b>Charges for cancellation of Bank's lien on Government Securities / LIC Policies on closure of the Loan</b>	Within one month from the date of closure of the loan at the rate of ₹120.00 per instrument + Out of pocket expenses				
6	<b>Substitution/Release of Personal Guarantee / IP/ Collateral Security</b>	0.10% of the total loan amount* subject to minimum ₹5,000.00 and maximum. ₹10,00,000.00 *The loan amount shall mean the total outstanding amount/sanctioned limit whichever is higher. However, in case of fully disbursed term loans where there is no scope for re-drawal, the loan amount shall mean the total outstanding amount.				
7	<b>Charges for Amendments / Modifications/ Revalidation of Accepted Sanction Terms (Including Miscellaneous Approvals Not Specified elsewhere)</b>	The charges prescribed for change in accepted terms & conditions, shall be <b>0.05%</b> of loan amount ( <b>Minimum ₹5,000.00 and Maximum ₹10,00,000.00</b> ). <b>Note: Change in ROI not to be considered as amendment in terms and conditions for the purpose of levying amendment charges.</b>				

**8 Extension of Validity of Sanction**

The below charges shall be applicable in accounts which are not renewed before expiry of sanction and extension in validity is permitted upto 180 days from the expiry of validity of sanction

<b>Extension for first three months</b>	<b>Extension for first three months</b>
Extension for first three months.	No Change i.e Normal charges
Extension for second three months	Up to ₹10/- Lakh– Normal Charges. Above ₹10/- Lakh– 150% of Normal charges.

**Note:**

- 1. The above clause shall be part of process note and sanction letter.*
- 2. Prorata charges for the period extended shall be levied.*
- 3. The above charges shall be applicable for extension in validity of sanction due to non-submission of complete renewal paper or any other reason on part of the borrower.*

**9 In all cases out of pocket charges to be borne by the customer.**