

**Processing Fee Structure**

<b>(A) Other than Car Loan &amp; Housing Loan</b>			
<b>Sr. No.</b>	<b>Particular</b>	<b>Existing Processing Fees (20/11/2024)</b>	<b>Revised Processing Fees w.e.f. 01/01/2026</b>
1	For, Advances upto Rs.2 Lac	Rs.500/- + GST	Rs.500/- + GST
2	For, Advances above Rs.2 Lac & up to Rs.10 Lac	Rs.3,000/-+ GST	Rs.3,000/-+ GST
3	For, Advances above Rs.10 Lac	0.50% (Maximum Rs.5,00,000/-)+ GST	0.50% (Maximum Rs.5,00,000/-)+ GST
	<b>For, Advances above Rs.10 Lac (for existing borrower enjoying working capital limit from our bank)</b>	0.35% (Maximum Rs.3,50,000/-)+ GST	0.35% (Maximum Rs.3,50,000/-)+ GST
4	For, CRE Finance	0.50% + GST	0.50% + GST
<b>(B) For Car Loan .</b>			
1	For, Loan upto Rs.5,00,000/-	Rs.1000/- + GST	Rs.1000/- + GST
2	For, Loan above Rs.5,00,000/- & up to Rs.10,00,000/-	Rs.2,000/- + GST	Rs.2,000/- + GST
3	For, Loan above Rs.10,00,000/- & up to Rs.15,00,000/-	Rs.3,000/- + GST	Rs.3,000/- + GST
4	For, Loan above Rs.15,00,000/- & up to Rs.20,00,000/-	Rs.4,000/- + GST	Rs.4,000/- + GST
5	For, Loan above Rs.20,00,000/- & up to Rs.25,00,000/-	Rs.5,000/- + GST	Rs.5,000/- + GST
6	For, Loan above Rs.25,00,000/- & up to Rs.50,00,000/-	Rs.6,000/- + GST	Rs.6,000/- + GST
7	For, Loan above Rs.50,00,000/-	Rs.7,500/- + GST	Rs.7,500/- + GST
<b>(C) For Housing Loan (New)</b>			
<b>Particular</b>		<b>Amount + GST (w.e.f 01/01/2026)</b>	
1	Loan Upto Rs.35.00 lacs - <b>Priority Sector</b>	Nil	
2	Loan Upto Rs.35.00 lacs - <b>Non Priority Sector</b>	0.25% + GST, (Maximum Rs.5,000/-) + GST	
3	All Loans Above Rs.35.00 lacs & upto Rs.80.00 lacs	0.25% + GST, (Maximum Rs.10,000/-) + GST	
4	All Loans Above Rs.80.00 lacs	Rs.15,000/- + GST	

**Following points may also be noted:**

1. Revised Processing Fee is to be levied on applications received on or after **01/01/2026**.
2. In case of Processing fee up to Rs.3,000/-, 50% processing fee should be collected upfront and same will be non-refundable. Balance 50% fee to be collected before disbursement of loan / limit.
3. For application of loan / limit for more than Rs.10,00,000/-, 25% of the Processing fee should be collected upfront (minimum Rs.1,500/-) and same will be **non-refundable**. Balance 75% of sanctioned loan / limit, processing fee to be collected before disbursement of loan / limit.

4. Processing fee also to be recovered from existing customers in case of enhancement in the limit. It would be recovered **@0.35% of the enhancement at the time of disbursement** of enhancement / addition in present Sanctioned limit.
5. No Processing fee chargeable for O.D./ Loan against FDRs, O.D./ Loan against Government Securities, LIC policies, Demat Shares and Staff loans.
6. Any relaxation in processing fee will be decided by the respective sanctioning authority.
7. Respective sanctioning authority has power to reduce/waive processing fee in case of Vehicle Loan, Housing Loan, Education Loan, Clean Loan/ Clean Cash Credit.
8. No change in limit renewal charges.