



CITIZEN CREDIT
CO-OPERATIVE BANK LTD
(A Scheduled Multi-State Bank)

Service Charges - Credit Facilities

A. PROCESSING CHARGES

Type of Loan	Processing Charges as a % of the loan / advance sanction amount
NON - RETAIL	
MSME loans upto Rs.5.00 Lakh	NIL
MSME loans above Rs.5.00 Lakh to Rs.100 Lakh	0.60% of the sanctioned amount
Other Business Loans upto Rs.100 Lakh	0.60% of the sanctioned amount
MSME & Other Business Loans above Rs.100 Lakh upto Rs.500 Lakh	0.50% of the sanctioned amount
MSME & Other Business Loans above Rs.500 Lakh	0.50% of sanctioned amount
LAP / OAP / LRD (MSME / Business Loans)	0.60% of the sanctioned amount.
Scheme for Commercial Transport Operators / Commercial Vehicles	0.30% of the sanctioned amount
Pragati Scheme for Professionals / Small Businessmen / Retail Traders / Businessmen	0.50% of the sanctioned amount
Adhoc / any extension in Adhoc limit / one time limits (funded as well as non-funded)	0.75% of the sanctioned amount (proportionately).
Doctor Care	0.50% of sanctioned amount
MSME Car Loan (4 Wheeler) - New	0.50% of the sanctioned amount plus GST minimum Rs.5000/-
MSME Car Loan (4 Wheeler) - Pre-owned	0.50% of the sanctioned amount plus GST minimum Rs.5000/- and maximum of Rs.30,000/-plus GST

RETAIL	
Housing Loan	Upto Rs.25 Lakh - Rs.5,000/-
	Above Rs.25 Lakh to Rs.50 Lakh - Rs.10,000/-
	Above Rs.50 Lakh to Rs.140 Lakh - Rs.15,000/-
	Above Rs.140 Lakh - Rs.20,000/- + GST
Housing Loan for Grampanchayat	Upto Rs.10.00 Lakh - Rs.5,000/-
	Above Rs.10.00 Lakh upto Rs.25.00 Lakh - Rs.7,500/-
	Above Rs.25.00 Lakh upto Rs.50.00 Lakh - Rs.10,000/-
	Above Rs.50.00 Lakh upto Rs.140.00 Lakh - Rs.15,000/-
	Above Rs.140 Lakh - Rs.20,000/- + GST
LAP / OAP (Retail)	0.60% of the sanctioned amount.
Top-Up Loan	0.50% of the sanctioned amount
Reverse Mortgage	0.10% of the sanctioned amount
Repair & Renovation Loan	1.00% of the sanctioned amount
Education Loan	0.20% of the sanctioned amount subject to minimum Rs.1,000/-
Gold Loan	Rs.5/- per 1,000/- (upto Rs.50,000/- Minimum Rs.200/-)
	0.30% of the sanctioned amount (above Rs.50,000/- Minimum Rs.350/- maximum Rs.5,000/-)
Vehicle Loan (4 Wheeler)	0.50% of the sanctioned amount with minimum of Rs.1,000/-
Pre-owned Vehicle Loan	0.50% at actual of the loan amount with maximum processing fee Rs.10,000/-
Super Bike Loan	0.50% of sanctioned amount (Min. 500/- no upper limit)
Travel Loan	0.60% of the sanctioned amount
Flexi-Credit	1% of the sanctioned amount. Staff: NIL processing fees
Consumption / Surety Loan	1.00% of the sanctioned amount.

OD/Loan against Shares & Mutual Funds	0.50% of the sanctioned amount
Advance against LIC policies	0.25% of loan/OD amount
Solar smart	0.50% of the sanctioned amount
Boat Loan	0.60% of the sanctioned amount

B. RENEWAL / REVIEW CHARGES

MSME CC/OD up to Rs.5.00 Lakh	NIL
Renewal of Working Capital Limits (Fund / Non-Fund Based Limits)	0.25% of the sanctioned amount; Minimum Rs.5,000/-, Maximum Rs.5,00,000/- (In case of delay in renewal, pro-rata charges for the delayed period to be recovered based on prevailing charges).
Renewal / Enhancement of Working Capital Limits (Fund / Non-Fund Based) / Additional Limits	Renewal charges for the existing limit PLUS Processing Charges for additional / enhanced portion of limit subject to a maximum of Rs.10.00 Lakh.
Sanction of Term Loan along with review of existing Term Loan	Review charges for Term Loan above outstanding of Rs.1 Crore - Rs.10,000/- PLUS applicable Processing charges on new Term Loan.
Review of Housing Loans	NIL
Review of Term Loans	Review charges for Term Loan above outstanding of Rs.1 Crore - Rs.10,000/-
Renewal of OD - LIC	Rs. 500/- + GST up to Rs.10.00 Lakh Rs.1000/- + GST above Rs.10.00 Lakh
Renewal of OD/Loan against Shares & Mutual Funds	Rs. 500/- + GST up to Rs.10.00 Lakh Rs.1000/- + GST above Rs.10.00 Lakh
Renewal of OD – Gold	Rs. 500/- + GST up to Rs.10.00 Lakh Rs.1000/- + GST above Rs.10.00 Lakh

C. PREPAYMENT / FORECLOSURE CHARGES

A	In case of existing floating rate term loans sanctioned to individuals borrowers on or before December 31, 2025, pre-payment charges will not be charged		
B	Pre-payment charges	Floating Rate	Fixed Rate
a)	On Loans granted for purposes other than business to individuals, with or without co-obligants. Applicable irrespective of the source of funds used for pre-payment of loans, either in part or in full, and without any minimum lock-in period. (for all limits) and for transfer of loans to other Banks.	NIL	@ 0.10 % flat on the amount of term loan prepaid as on the date of closure of the account.
b)	On Loans granted for business purposes to 1) Individuals, with or without co-obligants, with sanctioned amount/limit upto Rs.50 Lakh 2) Micro and Small Enterprises (MSEs), with sanctioned amount/limit upto Rs.50 Lakh. Applicable irrespective of the source of funds used for pre-payment of loans, either in part or in full, and without any minimum lock-in period and for transfer of loans to other Banks.	NIL	@ 0.25 % flat on the amount of term loan prepaid as on the date of closure of the account.
c)	1) On Loans granted for business purposes to individuals, with or without co-obligants, with sanctioned amount/limit above Rs.50 Lakh 2) Micro and Small Enterprises (MSEs), with sanctioned amount/limit above Rs.50 Lakh. Applicable if the source of funds used for pre-payment of loans is from any FI/Bank/NBFC, either in part or in full, and without any minimum lock-in period. (Not Applicable if the source of funds used for pre-payment of loans is internal accruals/own sources or fresh equity.)	@2.00% flat on the amount of term loan prepaid.	@2.50% flat on the amount of term loan prepaid

d)	On Loans granted for business purposes to Enterprises other than above b. and c. Applicable if the source of funds used for pre-payment of loans is from any FI/Bank/NBFC, either in part or in full, and without any minimum lock-in period. (Not Applicable if the source of funds used for pre-payment of loans is internal accruals/own sources or fresh equity.)	@2.50% flat on the amount of term loan prepaid.	@3.00% flat on the amount of term loan prepaid.
e)	For Cash Credit /Overdraft facilities granted for business purposes with sanctioned amount/limit above Rs.50 Lakh. i. Pre-payment charges on closure of the facility before the due date shall be levied on an amount not exceeding the sanctioned limit. ii. No pre-payment charges shall be applicable, if the borrower intimates the Bank of his/her/its intention not to renew the facility before the period as stipulated in the loan agreement, provided that the facility gets closed on the due date.	@2.50% flat on the sanction amount	No Change

Other Terms:

- i) No prepayment charges if payment is at the instance of the Bank.
- ii) The applicability or otherwise of pre-payment charges to be clearly disclosed in the sanction letter, loan agreement and in the Key Facts Statement (KFS).
- iii) No Pre-payment charges which have not been disclosed to be charged by the Bank.
- iv) The Bank shall not levy any charges/ fees retrospectively at the time of pre-payment of loans, which were waived off earlier by the Bank.

D. REVALIDATION / AMENDMENT CHARGES

For Retail Accounts Processing fees for Re-validations, Amendments and various stand-alone request (not made along with request for sanction / renewal / enhancement in limits)	0.20% of the loan amount; Minimum Rs.500/- & Maximum Rs.5,000/-
For MSME / Business Loans Processing fees for Re-validations, Amendments and various stand-alone request (not made along with request for renewal / enhancement in limits) e.g. Reduction in ROI, reduction / waiver of any	0.20% of the loan amount; Minimum Rs.1,000/- & Maximum Rs.10,000/-

charges, waiver of personal guarantee, release of security, change in sanction terms, change in vendor, change in type of machine, etc.	
Interest Rate Resetting Charges	
Non - Retail	0.25% of the outstanding amount.
Housing Loans	0.50% of the outstanding amount.

E. SOLVENCY CERTIFICATE / BANKER'S CERTIFICATE

- For Educational Purpose - Rs.500/- per certificate
- For Purpose other than Education - 0.10% of the amount
Minimum Rs.1,000/- (based on details tabled below)

	EXISTING	PROPOSED
Upto Rs.1.00 Crore	Maximum Rs.5,000/-	Maximum Rs.10,000/-
Above Rs.1.00 Crore - Upto Rs.5.00 Crore	Maximum Rs.10,000/-	Maximum Rs.25,000/-
Above Rs.5.00 Crore - Upto Rs.10.00 Crore	Maximum Rs.20,000/-	Maximum Rs.35,000/-
Above Rs.10.00 Crore		Maximum Rs.40,000/-

F. OPERATIONAL CHARGES

No Due Certificate	
For borrowal accounts	Free
For non-borrowal accounts	Rs.100/-
Folio Charges (CD/OD/CC account)	
Average balance/Credit balance in accounts	Charges (Frequency - Quarterly)
Upto Rs.25,000/-	Rs.60/- per folio per quarter
Above Rs.20,000/- upto Rs.50,000/-	Rs.50/- per folio per quarter
Above Rs.50,000/- upto Rs.1,00,000/-	Rs.40/- per folio per quarter
Above Rs.1,00,000/-	No charges
NOTE: Folio charges on Overdraft against Term Deposit will be NIL, irrespective of the amount.	

G. CHARGES FOR NON COMPLIANCE OF SANCTIONED TERMS

Penal charges is levied when borrower fails to comply with one or more stipulated material terms and conditions without any explicit approval / concurrence of appropriate authority.

For loans sanctioned to individual borrowers, for purposes other than business	Loans upto Rs.10.00 Lakh - Rs.25.00 per day (max. Rs.1,000/- plus taxes)
	Loans above Rs.10.00 Lakh and upto Rs.50 Lakh - Rs.50.00 per day (max. Rs.2,000/- plus taxes)
	Loans above Rs.50.00 Lakh and upto Rs.100 Lakh - Rs.100/- per day (max. Rs.5,000/- plus taxes)
	Loans above Rs.100.00 Lakh - Rs.200.00 per day (max. Rs.10,000/- plus taxes)
For loans sanctioned to individual and non individuals borrowers, for business purpose	Loans upto Rs.100.00 Lakh - Rs.200.00 per day (max. Rs.10,000/- plus taxes)
	Loans above Rs.100.00 Lakh and upto Rs.500 Lakh - Rs.300.00 per day (max. Rs.25,000/- plus taxes)
	Loans above Rs.500.00 Lakh and upto Rs.1000 Lakh - Rs.500/- per day (max. Rs.50,000/- plus taxes)
	Loans above Rs.1000.00 Lakh - Rs.200.00 per day (max. Rs.100,000/- plus taxes)
Late payment of EMI/Installment/Interest	2% penal charge on overdue amount of principal/interest.
Non Review of Limits	2% penal charge on balance outstanding.
Commitment Charges	1% p.a. of the advances limit not availed of within 3 months of sanction date.
Stamp Documents / Franking	At the Government applicable rates.
Non-Submission of Stock, Book Debts, Creditors statement and Audited Financials beyond due date of filing	2% penal charge for the period of delay.
Inspection of stock/book debts/factory/plant & machinery/Visit Charges/Other Visit Charges	Rs.500/- per visit + actuals.
Reminders for stock statements and renewal of CC/OD limits	Rs.200/- per instance.
Charges for unsuccessful execution of SI's return of installment / EMI cheque / NACH	Above Rs.5,000/- Rs.250/- for every instance.

H. PARI PASSU CHARGES

Up to Rs.5.00 Crore	Rs.25,000/-
Above Rs.5.00 Crore	Rs.50,000/-

I. CERSAI CHARGES

Form I Creation & Modification of security interest in favour of the Bank (i) Upto Rs.5,00,000/- (ii) Above Rs.5,00,000/-	Actuals
Form II Satisfaction of existing Security Interest	NIL
Form III Particulars for Securitization or Reconstruction of Financial Assets (for acquisition of financial assets for the purpose of securitization or reconstruction of Financial Assets)	Rs.1,000/-
Form IV Satisfaction of Securitization or Reconstruction of Financial Assets	Rs.250/-
Any application for condonation of delay above 30 days	Actuals
Any application for information recorded / maintained in the register by any person	Rs.50/-

J. OTHER CHARGES

- CIBIL Charges
 - Commercial - on actuals
 - Consumer - on actuals
- ROC will be on actuals.
- Insurance will be on actuals.
- Valuation will be on actuals.
- Stock audit will be on actuals.
- Techno Economic Viability (TEV) Report - on actuals
- Title Search Report (TSR) - on actuals
- Franking / Stamp documents at Government applicable rates

K. TRADE FINANCE CHARGES

(as per correspondent Bank, amended from time to time)

i) Letter of Credit:

Type of Charges	Name of the Partner Bank			
	Saraswat Bank	SVC Bank	Karnataka Bank	Yes Bank
FLC Issuance Charges	Usance Charges: 1.20%	Usance Charges: 1.00% (Min. 45 Days)	Usance Charges: 1.80% (Min: Rs. 250)	Usance Charges: 1.50%
	Commitment Charges: 1.20%	Commitment Charges: 1.00%	Commitment Charges: 0.875% (Min: Rs. 500)	Commitment Charges: 1.50%
	Minimum Rs. 6000.00			<Subject to a Minimum of Rs. 5000.00>
	SWIFT Charges: Rs. 1,500	SWIFT Charges: Rs. 1,500	SWIFT Charges: Rs. 1,000.00	SWIFT Charges: Rs. 1,000
FLC Amendment Charges	Enhancement of Amt./Period: Rs. 1000 + 1.20%	Enhancement of Amt./Period: Rs. 500 + 1.00%	Enhancement of Amt./Period: Rs. 500 + 2.50%	Financial Amendment: 1.50% (Min: Rs. 2000)
	Any other Amendment: Rs. 1000	Any other Amendment: Rs. 500	Any other Amendment: Rs. 500	Non-Financial Amendment: Rs. 2000.00
	SWIFT Charges: Rs. 1,500	SWIFT Charges: Rs. 1,500	SWIFT Charges: Rs. 1,000	SWIFT Charges: Rs. 1,000
FLC Advising Charges	Nil	Rs. 1000	Nil	Nil
FLC Discrepancy Charges	Rs. 1000.00 + (USD 100.00 Deducted from Proceeds)	Rs. 500.00 + (USD 75.00 Deducted from Proceeds)	Rs. 500.00 + (USD 50.00 Deducted from Proceeds)	Rs. 500.00 + (USD 85.00 Deducted from Proceeds)
FLC Acceptance Charges	Nil	Nil	Nil	Nil
FLC Retirement	Rs. 1000.00 per Bill	0.125% of Bill Amount (Min Rs. 1000.00)	0.15% of Bill Amount (Min: Rs. 500 / Max: 1000)	Rs. 3000.00 per Bill
	SWIFT Charges: Rs. 650.00	SWIFT Charges: Rs. 1,500	SWIFT Charges: Rs. 1,000.00	SWIFT Charges: Rs. 1,000

Name of the Partner Bank					
Type of Charges	Saraswat Bank	SVC Bank	Karnataka Bank	Yes Bank	Canara Bank
ILC Issuance Charges	Usance Crgs: 2.16% (For the LC Validity)	Usance Charges: 3.54% (For the LC Validity)	Usance Charges: 2.50% (Minimum 1 Month)	Usance Charges: 1.50% (Maximum 180 Days)	Usance Charges: 2.40% (Plus Rs. 500.00)
	Commitment Crgs: 2.16% (0.18% for Sight LCs)	Commitment Charges: Rs. 1180 + 3.54%	Commitment Charges: Rs. 500 + 2.50%	Commitment Charges: 1.50% (Maximum 60 Days)	Commitment Charges: 2.40% (Plus Rs. 500)
		<Subject to a Minimum of Rs. 1180>	<Subject to a Minimum of Rs. 2000 >	<Subject to a Minimum of Rs. 5000.00>	(Rounded off to the end of the month)
	SFMS Charges: Rs. 1000	SFMS Charges: Rs. 1000	SFMS Charges: Rs. 1000.00	SWIFT Charges: Rs. 1,000	Courier Charges: Rs. 1,000.00
ILC Amendment Charges	Enhancement of Amount / Period: Rs. 500 + 2.16%	Enhancement of Amount / Period: Rs. 1180 + 3.54%	Enhancement of Amount / Period: Rs. 1000 + 2.50%	Financial Amendment: 1.50% (Min: Rs. 2000)	Enhancement of Amount / Period: Rs. 500 + 2.40%
	Any other Amendment: Rs. 500 (Per Amendment)	Any other Amendment: Rs. 1180 (Per Amendment)	Any other Amendment: Rs. 1000	Non-Financial Amendment: Rs. 2000.00	Any other Amendment: Rs. 500.00
	SFMS Charges: Rs. 1,000	SFMS Charges: Rs. 1,000	SFMS Charges: Rs. 1000.00	SFMS Charges: Rs. 1,000	SFMS Charges: Rs. 1000.00 + Advising Crgs: Rs. 500.00
ILC Advising Charges	Nil	Nil	Nil	Nil	0.20% (Minimum Rs. 500.00 & maximum Rs. 2000.00)
ILC Discrepancy Charges	Rs. 1500.00 (Per Discrepancy)	Rs. 1180.00 (Per Discrepancy)	Rs. 1000.00 (Per Discrepancy)	Rs. 1500.00 (Per Discrepancy)	0.30% (Minimum 500.00) of Bill amount per Discrepancy
ILC Acceptance Charges	Nil	Nil	Nil	Nil	Nil
ILC Retirement Charges	Rs. 1000.00 per Bill	Rs. 1500.00 per Bill	0.40% per Bill (Max: Rs. 14,500)	Rs. 3000.00 per Bill	0.30% per Bill (Min: Rs. 500 / Max Rs. 30000)
	SFMS Charges: Rs. 1,000	SFMS Charges: Rs. 1,000	SFMS Charges: Rs. 1,000	SWIFT Charges: Rs. 1,000	SFMS Charges: Rs. 1,000

ii) Remittances:

Name of the Partner Bank					
Type of Charges	Saraswat Bank	SVC Bank	Karnataka Bank	Yes Bank	Canara Bank
Import Remittances	0.150% (Min: Rs. 500 & Max: Rs. 20,000)	0.125% (Min: Rs. 1000)	NA	Rs.2,000.00	NA
	SWIFT Charges: Rs. 1,100	SWIFT Charges: Rs. 1,100		SWIFT Charges: Rs. 1,000	
Export Remittances	0.125% (Min: Rs. 250 & Max: Rs. 20,000)	0.150% (Min: Rs. 250)	NA	Rs.2,000.00	NA
	SWIFT Charges: Rs. 650	SWIFT Charges: Rs. 300		SWIFT Charges: Rs. 1,000	

iii) Bank Guarantee:

(A) BG Issued through Citizencredit Co-operative Bank			
Performance Bank Guarantees		Financial Bank Guarantees	
	Charges		Charges
BG Commission	2% p.a. (Min Rs. 500/-)	BG Commission	2.25% p.a. (Min Rs.500/-)
Handling Charges	Rs. 200.00	Handling Charges	Rs. 200.00
Postage Charges	Rs. 50.00	Postage Charges	Rs. 50.00

In cases where the customer places 100% cash margin as security for the BG 1/4 of the normal applicable BG Commission to be recovered.

(B) BG Issued through Canara Bank subject to charge as per Correspondence Bank Policy (as per renewal clause of Canara Bank and is amended from time to time)			
Performance Bank Guarantees		Financial Bank Guarantees	
	Charges		Charges
BG Commission	2% p.a.	BG Commission	2.25% p.a.
Fixed Charges	Rs. 1,200.00	Fixed Charges	Rs. 1,200.00
Postage Charges	Rs. 50.00	Postage Charges	Rs. 50.00
SFMS Charges	0.20%*	SFMS Charges	0.20%*

***SFMS Charges @0.20% of BG Amount (Minimum Rs. 300.00 - Maximum Rs. 2000.00) for fresh Bank Guarantees.**

Note:

- GST as applicable to be charged on all the above mentioned processing charges.
- Any concession/waiver in processing charges may be permitted as per delegation of powers on a case to case basis subject to satisfactory justification of the same, which includes value of relationship.