

Annexure I

Schedule of charges applicable for all types of Loans & Advances

A. Overdue interest for aggregate credit limits (original advance / limit and not balance outstanding) for advances exceeding ₹25000/- in respect of Priority Sector Advances & advances exceeding ₹5000/- in respect of other advances.			
2% p.a. compounded monthly over applicable normal rate, on the overdue amount.			
Note:			
i) If Cheques/Drafts/Bills discounted are not realized within 7 days, overdue interest is to be paid from 8th day onwards.			
ii) In the case of usance bills, overdue interest is to be paid from the due date till realization/adjustment.			
B. Penal interest for aggregate credit limits (original advance / limit and not balance outstanding) for advances exceeding ₹25000/- in respect of Priority Sector Advances and advances exceeding ₹5000/- in respect of other advances.			
1) 1% p.a. compounded monthly over applicable normal rate is to be paid for:			
i) Non-submission/delayed submission of monthly stock statements, for the delayed period.			
ii) Diversion of funds, on the entire balance outstanding.			
iii) Non submission of / delayed submission of CCR Form I, II under Quarterly Information System.			
2) For non-submission of renewal proposal (applicable for overdraft/cash-credit/ packing credit limits only):			
Sl. No	Particulars	Over the normal interest (% p.a.) compounded monthly	
		With provisional extension	Without provisional extension
1.	For the period up to three months from the date of expiry of limits till date of receipt of renewal proposal.	0.75	1.00
2.	For the delayed period beyond three months from the date of expiry of credit limits till date of receipt of renewal proposal.	1.75	2.00
3.	For the delayed period beyond 30 days from the date of calling for additional information/requirements on the renewal proposal till date of receipt of additional information.	2.00	2.00
3) For non-creation of mortgage - 1.25% p.a. over the applicable normal rate.			
C. Additional Interest over the applicable rate.			
Loans under Restructured accounts (except Housing Loans, Loans up to ₹2.00 lakhs, Agriculture Loans, Loans to Micro Enterprises & Govt. Sponsored Schemes)		0.50%	
Non submission of audited financial statements within 7 months from the date of closure of financial year		0.50%	
Non obtention of External rating by borrowers whose exposure is ₹10.00 crore and above		1.00%	
Ad-hoc limits		1.00%	
D. Processing Charges: In the case of new applicants for credit facilities, 25% of processing charge / upfront fee (both for fund based and non fund based) is to be collected before processing applications on non-refundable basis. Balance will be collected at the time of release. Processing Charges once collected will not be refunded.			

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Processing fees is to be collected at the time of each review/renewal of facilities & at the time of granting ad hoc facilities.		
1. Loans & Advances:	Housing Loans	Other loans
Upto ₹25,000/-	Please refer below	NIL for Priority Sector & ₹100/- for others.
Above ₹25,000/- and up to ₹2.00 lakhs		₹2.50 per thousand or part thereof, with a minimum of ₹250/-
Above ₹2.00 lakhs and up to ₹100 lakhs		a) ₹400/- per lakh or part thereof.
Above ₹100 lakhs	Please refer below	a) ₹400/- per lakh or part thereof with a maximum of ₹15 lakhs
		b) Upfront fee on term loans of above ₹100 lakhs in lieu of processing fee indicated at (a): ₹25,000/- plus 1.00% of the loan amount over and above ₹1 crore to ₹10 cr. ₹9,25,000/- plus 0.75% of the loan amount over and above ₹10 Cr to ₹25 Cr. ₹20,50,000/- plus 0.50% over and above ₹25 Cr to ₹50 Cr. ₹33,00,000 plus 0.25% for amounts above ₹50 Cr.
Processing and documentation charges on Housing Loans:		
The revised rates processing and documentation charges shall be applicable for all fresh housing loans disbursed on or after 08.04.2011.		
Loan Amount		Revised Processing and Documentation charges
Upto ₹25.00 lakh		₹2500 (Flat)
Above ₹25 lakh to ₹75.00 lakh		₹10000(Flat)
Above ₹75.00 lakh		₹20000(Flat)
2. Loans & Advances under SGSY/SLRS/SJSRY	50% of the normal processing charges.	
3. Non-fund based limits	75% of the normal processing charges applicable for fund based facilities.	
4. Processing Charges on Ad-hoc facilities	Processing charges on ad-hoc facilities (both fund based and non fund based facilities) is to be collected on pro rata basis for the actual period, subject to minimum of one quarter. A part of the quarter should be treated as full quarter for the purpose of collecting service charges on ad-hoc facilities.	
5. Education Loans:	NIL irrespective of amount.	
6. Repair of Farm house:		
Upto Rs.25,000/-	₹100/-	
Above Rs.25,000/-	₹250/-	
7. Jewel Loans:	₹1.50 per ₹1,000/-or part thereof.	
8. Retail Loans		
Sl.No.	Scheme	Processing Charges
a.	SyndSaraI	0.50% of loan amount with minimum of ₹500/-
b.	SyndMortgage	
c.	SyndSenior Up to ₹50000/- Above ₹50000/-	NIL ₹200/- per loan
d.	SyndNivas Plus	NIL
e.	SyndVahan	As applicable to fund based limit

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f.	SyndPigmy	
g.	SyndRent	
h.	SyndVyapar	
i.	SyndVyapar Improved Scheme	
i.	SyndLaghuUdyami	
j.	SyndUdyog	
k.	Others - SyndSmall Credit	
9. Advances (both fund based and non-fund based) against the security of deposits, Government Securities, UTI/Mutual Fund Units, NSCs, KVP, IVP.		NIL
10. a) Documentation charges for other than Agriculture Loans & Housing Loans		Upto ₹2 lakhs: Nil Above ₹2 lakhs: ₹200 per lakh with Maximum ₹25,000/-
b) Documentation charges in respect of LD/ODD, SyndSaraI-All Purpose Credit secured by Govt. Securities, NSCs, KVPs, etc. and non fund based limits (BG/LC) fully secured by deposits (100% cash margin), irrespective of amount.		NIL
11. Loans granted under SHGs		No processing charges
12. Loans granted under PMEGP		No processing charges
13. Credit limits sanctioned to RRBs		0.05% subject to a ceiling of ₹50,000/-
14. Restructured accounts except Loans up to Rs.2.00 lakhs, all Agriculture loans, Housing Loans up to Rs.20.00 lakhs, loans to all Micro Enterprises and loans under Government Sponsored Schemes		Processing /Upfront fee @ 0.10% of the amount restructured.
15. Consortium Advances		
a. Where our Bank is the leader under consortium:		
The lead bank charges are to be collected on total fund based working capital limits sanctioned by the consortium at the rate of 0.25% p.a without any monetary ceiling at the time of granting fresh/renewal/enhancement/ad-hoc limits. Non-fund based limits are to be excluded for this purpose. Wherever lead bank charges as above are collected, processing charges need not be collected on the fund based as well as non-fund based working capital limits.		
b. Where the bank is a member of the consortium:		
Processing charges on both fund based and non-fund based limits are to be collected at the applicable rates existing in our bank in the absence of any specific agreement to this effect in the consortium arrangement. If the consortium has stipulated any service charges/processing charges, the same shall be collected.		
E. Commission on Guarantees (inland) including DPGs:		
Performance Guarantees		₹100/- + 2.00% p.a.
Other than Performance Guarantees		₹100/- + 3.00% p.a.
Guarantees secured by 100% cash margin/term deposits		₹100/- + 25% of the charges as stipulated above.
Note: Guarantee commission is to be paid for a minimum period of six months and in steps of quarters for guarantees above 6 months. A part of the quarter is to be treated as full quarter.		
F. Inland Letters of Credit:		
(i) Usance charges according to the tenor of the bill at the rate of:		
0.20% for bills up to 7 days' sight.		
0.40% for bills over 7 days and up to 3 months' sight.		
0.40% for the first three months plus 0.20% p.m. in excess of 3 months (for bills over 3 months' sight).		
AND		

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Commitment charge for the period of liability (from the date of opening of credit to the last date of its validity) at the rate of 0.20% (with a minimum of ₹100/-), for every period of 3 months or part thereof.

(ii) Revolving Letter of Credit:

In addition to the charges given under (i) above, on each reinstatement, usance charges according to tenor as stated above and commitment charges at 0.20% being the minimum (minimum ₹100/- on reinstatement amount only) is payable.

Note: In case of frequent devolvement of LCs or invocation of BGs, penal interest at 6.75% above Base Rate, to be collected. In addition to penalty as above, concession allowed if any in the rate of commission for such BG/LC limits will be withdrawn in the case of frequent devolvement. Following norms are to be followed in deciding the default frequency.

Nature of facility	Defaults
Letter of Credit (both inland and foreign)	Devolvement by more than 3 times in a quarter or devolved liability continuing for more than a month.
Bank Guarantees	BG invocations more than: 2 times in a quarter in case of Performance Guarantees. 3 times in a quarter in case of Financial Guarantees. Or When BG paid liability is continuing for more than a month.

Applicable Service Tax is to be levied and collected separately.

G. Collection charges payable:

On discounted Cheques/Drafts/Pay Orders/ other instruments:

Sl. No.	Amount of Cheque/Draft/ Pay Order	Collection charges*					
		Other than Individuals		Individuals			
		SB	Others	Other than Rural		Rural	
		SB	Others	SB	Others	SB	Others
1.	Upto and inclusive of ₹5000/-	₹25/-	₹50	₹25/-	₹45	₹25/-	₹40
2.	Above ₹5000/- & up to & inclusive of ₹10000/-	₹50	₹80	₹50	₹75	₹50	₹70
3.	Above ₹10,000/- to ₹1,00,000/-	₹100/-	₹4.50 per 1000 Min.₹100	₹100/-	₹4.50 per 1000 Min.₹100	₹100/-	₹4.50 per 1000 Min.₹100
4.	Above ₹1,00,000/-	₹4.50/-per 1000 Min.₹500/- Max:₹12000/-					

*excluding service tax but inclusive of postage and other out of pocket expenses.

On discounted bills/supply bills and bills retired under letters of credit issued by the Bank:

Particulars	Applicable charges		
	Other than Individuals	Individuals	
		Other than Rural	Rural
Upto and inclusive of ₹1,000/-	₹60/-	₹60/-	₹60/-
Above ₹1,000/- and up to ₹5,000/-	₹60/-	₹60/-	₹60/-
Above ₹5,000 and up to ₹10000/-	₹100/-	₹100/-	₹100/-
Above ₹10,000/- and up to ₹1.00 lakh	₹8/- per thousand. Minimum ₹100/-		
Above ₹1.00 lakh and up to ₹10 lakhs	₹8/- per thousand Minimum ₹800/-, Maximum ₹15000/-		
Above ₹10 lakhs			

Note: In addition to the charges as indicated above, actual communication / transmission charges and out of pocket expenses are to be paid only in cases of discounted bills/supply bills and bills retired under LC issued by the Bank.

H. Handling charges for returned unpaid discounted cheques/bills:

Sl.	Nature of instrument	Charges payable

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No.		Other than Individuals	Other than Rural	Rural
1.	Inward Clearing - Local	SB ₹50/- and Current Account ₹100/-		
2.	Outward Clearing – cheques received by our customers and deposited for presentation in Clearing House	SB ₹50/- and Current Account ₹100/-*		
3.	Return of Inward outstation instruments received for payment but returned to other Banks	50% of the prescribed collection charges subject to a minimum of ₹50/-	50% of the prescribed collection charges subject to a minimum of ₹50/-	
4.	Return of Outward Outstanding instruments lodged by customers for collection and returned to us by other Banks	50% of the prescribed collection charges plus other bank charges, subject to a minimum of ₹50/-	50% of the prescribed collection charges plus other bank charges, subject to a minimum of ₹50/-	

*Additionally, interest (as applicable to clean advances) for the period Bank remained out of funds, is to be collected.

I. Transmission charges:

1.	Ordinary Post (for cheques/drafts not exceeding ₹5,000/-)	₹5/- or actual charges per one-way transmission.
2.	Registered Post (for cheques/drafts exceeding ₹5,000/-)	Actual charges or minimum ₹30/-
3.	Courier	Actual charges
4.	Telegram/Telex	Actual charges or minimum ₹30/-

J. Notice/Inspection Charges:

S.No	Amount of credit facility	Applicable Charges
1.	Up to ₹5000/-	Nil for both Priority Sector & Others
2.	Above ₹5000 to ₹25,000/-	Nil for Priority Sector & ₹25/- per inspection subject to Maximum of ₹100/- p.a. for Others.
3.	>₹25,000 up to ₹2 lakhs	₹75/- per inspection or actual expenses incurred, whichever is higher subject to maximum ₹750/- per year.
4.	>₹2 lakhs up to ₹10 lakhs	₹125/- per inspection or actual expenses, whichever is higher.
5.	Above ₹10 lakhs up to ₹100 lakhs	₹250/- per inspection or actual expenses, whichever is higher.
6.	Above ₹100 lakhs	₹500/- per inspection or actual expenses, whichever is higher.
7.	Notice Charge	Actual out of pocket expenses

K. Ledger Folio Charges:

1.	Loan	NIL
2.	OD/CC/ODD	₹100/- per ledger folio, per half year / 40 entries or part thereof be treated as one ledger page in case of accounts maintained on computers- to be collected quarterly. Minimum ₹50/- per quarter in

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		case of OD/CC/ODD.		
3.	SKCC/Crop OD limit up to ₹1.00 lakh	₹100/- per ledger folio per annum / 40 entries or part thereof be treated as one ledger page in case of accounts maintained on computers – to be collected yearly.		
4.	SKCC/Crop OD limit over ₹1.00 lakh	₹100/- per ledger folio per half year / 40 entries or part thereof be treated as one ledger page in case of accounts maintained on computers – to be collected half yearly.		
L. Other Service Charges:				
1.	Insurance Charges	Actuals		
2.	Legal charges	a Stamp Duty Actuals		
		b Fees Paid for documentation Actuals		
		c Solicitor/Lawyer's fee Actuals		
3.	Consultancy Charges paid to Consultants	Actuals		
4.	Valuation fees	Actuals		
5.	Travelling, Conveyance expenses of Bank officials/inspectors/field officials, expenses incurred for visiting the unit, etc.	Actuals		
6.	Supervision charge	Actuals		
7.	Non collection of title deeds in respect of mortgage after closure of facility	₹25/- per set of documents per month.		
8.	Pre-payment charges			
	Retail Loans	2% on outstanding if loan is taken over by other Bank/FIs.		
	Working Capital and Special Monitoring account	Waived		
	Term Loans irrespective of account is taken over or not			
	Tenor	Minimum period	Penalty within the minimum period	Penalty beyond the minimum period
	Up to 3 years	2 years	2% on balance outstanding	1% on balance outstanding
	3 years & above	50% of the tenor	2% on balance outstanding	1% on balance outstanding
	Corporate Loans irrespective of account is taken over or not			
	Tenor	Minimum period	Penalty within the minimum period	Penalty beyond the minimum period
	Up to 6 months	3 months	2% on balance outstanding	1% on balance outstanding
6 months to 1 year	6 months	2% on balance outstanding	1% on balance outstanding	
Other Corporate Loans (Above 12 months to 60 months)		If Other Corporate Loans are closed without a prior minimum notice of 7 days, a prepayment fee of 1% p.a. shall be charged on the outstanding balance for the remaining period.		
Short Term Loans		Public Sector Units (PSU) / Government Departments-0.50% of outstanding balance.		
9.	No due certificate	₹50/- per certificate for PSA. Others-₹100/- Charges waived for loans under various Govt. schemes/BPL schemes and Agricultural loans up to		

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		₹50000/- granted to small and marginal farmers.	
10.	Late payment of EMI	Overdue interest for delayed period	
11.	Charges for changing from Fixed to Floating rate of interest and / or vice versa	a) 0.25% of outstanding balance for Fixed to Floating b) 0.50% of outstanding balance for Floating to Fixed	
12.	Solvency Certificate		
	Up to ₹1 lakh	₹750/-	
	>₹1 lakh up to ₹25 lakhs	₹3,000/-	
	>₹25 lakhs up to ₹50 lakhs	₹6,000/-	
12.	>₹50 lakhs	₹12,000/-	
	Any other charges relevant to the transaction	Actuals	
14.	Commitment charges on unutilized portion of sanctioned fund based working capital limit of ₹1.00 crore & above in respect of all borrowers, on quarterly basis.	Undrawn balance as % of total fund based working capital limit	Commitment charges (% p.a. on undrawn balance)
		Up to & inclusive of 25%	NIL
		Above 25% to 50%	0.50% p.a.
		Above 50% to 75%	0.75% p.a.
		Above 75%	1.00% p.a.
Not applicable in respect of Agriculture & Micro & small enterprises, Sick/Weak units & CDR accounts, Export credit, Inland bills extended by way of Bills Purchased /Discounted, Credit limits granted to Commercial Banks, Financial institutions, Cooperative Banks, RRBs.			
15.	In respect of exposures of ₹1.00 crore & above: Issue of NOC for prior/pari passu charge	₹1.00 lakh plus applicable service tax. (for each NOC)	
	For issue of second/subsequent applicable charge or any other purpose.	₹1.00 lakh plus applicable service tax. (for each NOC)	
16.	Modifications in terms & conditions of sanction, duly accepted by the borrower	₹50000/- per modification plus applicable tax.	
17.	Charges for Revalidation of Sanction: For exposures of ₹5 Crs to ₹25 crores	₹0.25 lakh each time.	
	For exposures > ₹25 Crs to ₹50 crores	₹0.50 lakh each time	
	For exposures > ₹50 crores	₹1.00 lakh each time	
18.	Term Loan Annual Review Charges: Loans aggregating upto ₹5.00 crore	0.10% of loan amount. Max. ₹0.50 lakh p.a.	
	Loans aggregating above ₹5.00 crore	0.30% of loan amount. Max. ₹7.50 lakhs p.a.	
Bank reserves the right to revise the above service charges without notice, from time to time.			
Applicable Service Tax is to be levied and collected separately.			