PART - B GENERAL TERMS AND CONDITIONS

| Loans other than revolving facilities | | Loans in the nature of revolving facilities like cash credit/overdraft | | |
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| SMA Sub-categories | | Basis for classification - Principal or interest payment or any other amount wholly or partly overdue | SMA Sub-categories | Basis for classification - Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of: |
| SMA-0 | | Upto 30 days | | |
| SMA-1 | | More than 30 days and upto 60 days | SMA-1 | More than 30 days and upto 60 days |
| SMA-2 | | More than 60 days and upto 90 days | SMA-2 | More than 60 days and upto 90 days |
| Example for SMA / NPA Classification | the day-en remain ov 30, 2021, SMA-1 cla remain ov continues June 29, 2 | nd process for this date, the erdue, then this account sha i.e., upon completion of 30 d assification for that account s erdue, it shall get tagged as to remain overdue further, it 2021. | date of overdue shall be March Il get tagged as SMA-1 upon ru lays of being continuously over hall be April 30, 2021. Similarly SMA-2 upon running day-end p | Inning day-end process on Apri due. Accordingly, the date of r, if the account continues to process on May 30, 2021, and it on running day-end process on |
| | | | 1 0 | |
| of order' if: • The outstal power for 9 • The outstal | aft (CC/OD nding balar 0 days, or nding balan | ice in the CC/OD account re | emains continuously in excess less than the sanctioned limit/ | ccount shall be treated as 'our of the sanctioned limit/drawing drawing power but there are no unt is less than the sanctioned |

| conditions. | it will be treated as cancelled without notice and the facility can be revalidated by the appropriate sanctioning authority only after reviewing the latest financial position of the party and appropriate charges will be levied for revalidation. |
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| | b. In the event of the Borrower's and/or any security provider's credit worthiness deteriorates in the sole opinion of the Bank, the Bank shall be entitled to unconditionally cancel the facility. c. The Bank shall have the right of set-off/ net off on the deposits of any kind and nature (including Fixed Deposits) held/balances lying in any account of the borrower and on any monies , securities, bonds and all other assets , documents, deeds and properties held |
| | by /under the control of the bank/their trustees or Agents (whether by way of security or otherwise pursuant to any contract entered /to be entered in to by the borrower in any capacity) to the extent of all outstanding dues, whatsoever , arising as a result of any of the |

| Bank's services extended to and/or used by the Bornet by the Bank to the borrower. The borrower a bio notes the banker's her available to the Bank on the aloresid assets. The borrower and services that the bank reserves the right to amend due notice to the bornever of guarantom. Rate of interest may change subject to change in risk weight or regulatory requirements. Any slippage in rating will attract higher interest rate. The Bank may vary the spread at any point of time after giving notice to the Borrower shall not cancel the facility or time risk weight or regulatory requirements. Any slippage in rating will attract higher interest rate. The Bank may vary the spread at any point of time after giving notice to the Borrower. Shall be entitle to cancel undrewn portion of the facility any time during the subsistence of the credit facility agreement, for any reason whatseever. The borrower shall calcular by the data of the godowns' premises where goods are stored. Eorrower Guarantors to submit the following at the branch: - 1. Serfartges (Actuals) + GST, if any should be borne by the borrewer Guarantors to submit the following at the branch: - 1. Self-attrested Copy of KYC & other documents/attements submitted to the load of the load by only of any acaders to the advert Guarantors to submit the following at the bar of the data of the garged from the data of 114 data with bara and rate of interest will disbursement of the load stread of the load barged from the data of a facility or any read receipts of properties doctared in NW An affidawl / undertaing that, in case the loan proceeds are not utilized for the jumpose for which the loan is sanchistatements submitted to the load of the Borrower () / Guarantors have no IT/ GST/ Statutory Tax arears NRI Borrowers / Jonsors and rate of interest will disbursement of the load of the barged from the bank and that they are agreeable to the work and that hare area as displat d | | |
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| to the borrower. The borrower also notes the binker's line available to the Bank on the aloresid assets. d. The borrower agrees that the bank reserves the right to amend 'add/alter any terms and conditions, in its discretion, after giving due notice to the borrowers' guarantors. e. Rate of interest may change subject to change in risk weight or regulatory requirements. Any slippage in rating will struck higher interest rate. 1. The Bank may vary the spread at any point of time after giving orm part thereof wilhout the approval of the Bank. The bank shall be entitled to cancel undrawn portion of the facility any time during the subsistence of the oradit facility agreement, for any reason whatsoover. h. The borrower shall declare the details of the godownsr. h. The borrower and indeclare the details of the godownsr. h. The sourcites hypothecated/piedged/mortgaged to the Bank should be insured for full value with bank clause against all risks and the same should be periodically renewed and charges to borne by the borrower. Copies of the insurance policy to be submitted to Bank. k. Borrower/ Guarantors to submit the following at the branch: - Self attacked copy of KYCs & other documents/statements ary properties declared in NW m. An affidawir / underting that, in case the loan proceeds are not utilized for the purpose for which the loan is anarched of first disbursement of the loan. n. Undertaking that the Borrower's / Guarantors have no IT/ GST/ Statutory Tax arraws o. NRI Borrower's - Copy of the Employment context, salary or stamped via, relevant pages of passport, and end util address of the employr of stamped via, relevant pages of passport, anter and full address of the employr. Tax arraws o. NRI Borrower's - Copy of the Employment contract, salary or stamped via, relevant pages of passport, name and full address of the bank and relevant for the bortower and durated parelevant pages of passport | | Bank's services extended to and/or used by the Borrower and / or |
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| e. Rate of interest may change subject to change in risk weight or regulatory requirements. Any sippage in rating will attract higher interest rate. f. The Bank may vary the spread at any point of time after giving notics to the Borrower. g. The borrower shall not cancel the facility or any part thereof without the approval of the Bank. The bank shall be entited to cancel undrawn portion of the facility any time during the subsistence of the credit facility agreement, for any reason whatsever. h. The borrower shall declare the details of the godowns' premises where goods are stored. i. CERSAI charges (Actuals) + CST, if any should be borne by the Borrower. j. The securities hypothecated/pledged/mortgaged to the Bank should be insured for full value with bank clause against all risks and the same should be periodically renewed and charges to be borne by the borrower. Copies of the insurance policy to be submitted to Bank. k. Borrower/Guarantors to submit the following at the branch: - l. Self-attested copy of KYC & other document/statements submitted for the lean proceeds rane to interst with maximum spread can be charged from the date of first disbursement of the loan. N. An affdavir / undertaking that, in case the loan proceeds are on unliked for the parcy areas of properties declared as Commercial and Loan and rate of interest with maximum spread can be charged from the date of first disbursement of the loan. N. RI Borrowers - Copy of the Employment contract, salary of the strenge how the park areas of the interest with a read as commercial and Loan and rate of interest with maximum spread or an becharged from the date of the strenge with a strenge how the park areas of the strenge how the park dary ary strenge how the date of th | | |
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| C. Mandatory Covenants | Any deviation will be dealt with a 2. In case of default in repayment of the interest thereon or any of the date(s) by the borrower, the Bankright to disclose or publish the bor / unit and its directors / partners / in such manner and through su absolute discretion may think fit. 3. The Bank will have the right appropriate with Credit Information as approved by RBI from time to the borrower should maintain applicable accounting practice reflect its financial position and so change its accounting system with 5. The borrower should submit to the required by the Bank from time | f the loan / advances or in the payment of e agreed installments of the loan on due k and / or the RBI will have an unqualified prower's name or the name of the borrower proprietors as defaulters / willful defaulters ich medium as the Bank or RBI in their to share credit information as deemed in Companies (CICs) or any other institution time. adequate books of accounts, as per es and standards, which should correctly cale of operations and should not radically hout notice to the Bank. the Bank such financial statements as may me to time in addition to the set of such e borrower to the Bank as on the date of |
| D. Mandatory Negative | • | ny charge, lien or encumbrance over its |
| Covenants F. PREPAYMENT PENALTY/ PRE-CLO | undertaking or any part thereof i company, firm or persons. 2. In the event of default, or where the Bank shall have the right to event of such securitisation, the and guarantor(s). 3. No commission to be paid by guaranteeing the credit facilities securities and securities and by guaranteeing the credit facilities and securities and secu | n favour of any financial institution, bank, signs of inherent weakness are apparent, securitise the assets charged and in the Bank will suitably inform the Borrower(s) y the borrowers to the guarantors for sanctioned by the Bank to the borrowers. |
| | <u> </u> | |
| Particulars | Pre-Payment Penalty | Pre-Closure charges |
| Fixed rate Term Loan to Non-Individual (Other than to MSE upto Rs. 50.00 Lacs) Fixed rate Term Loan to Non-Individual above Rs. 50.00 Lacs Fixed rate Term Loan to Individual Floating rate Term Loan to Non- Individual (Other than to MSE) Floating rate Term Loan to Individual (Business Purpose) | For Amount upto 1 Crore 4.00% on the Prepaid Amount For Amount above 1 Crore 3.00% on the Prepaid Amount | For Amount upto 1 Crore closure by Own Funds/ Takeover: 4.00% of (Balance Outstanding + Any Undisturbed Limit) For Amount above 1 Crore closure by Own Funds/ Takeover: 3.00% of (Balance Outstanding + Any Undisturbed Limit) |
| Fixed rate Operative Limit (Other than to MSE upto Rs. 50.00 Lacs) Floating rate Operative Limit (Other | NIL | For Amount upto 1 Crore closure by Own Funds/ Takeover: 4.00% of Sanctioned Limit |
| than to MSE) | | For Amount above 1 Crore closure by Own Funds/ Takeover: 3.00% of Sanctioned Limit |
| Fixed rate Term Loan of MSE upto Rs.50.00 LacsFloating rate Term Loan of MSEFixed rate Operative Limit of MSE uptoRs. 50.00 LacsFloating rate Operative Limit of MSEFloating rate Term Loan to Individual(Other than Business purpose)UBP/UBD Limit | NIL | NIL |
| G. Special Conditions for Pre- payment Penalty/ Pre-Closure Charges | Prepayment Penalty is charged if Prepaid Amount Prepaid Equalling to 6 EN 2 Quarterly Installments | Amount exceeds the least of the following: MIs |

| 1 Half Year Installment |
|-------------------------|
| 10.00% of Loan Amount |
| |

| | Cash Handling Charges | |
|--|--|---------------------------------------|
| Categorisation | Free Limit [wef 01.07.2022] Limit is calculated as aggregate of free limit of all accounts under a customer id | Charges |
| SB Accounts (Individuals & HUF, SIB FIZA) | Remittance during first month of account opening : FREE OF CHARGE. Second month onwards: 10 times of Average Monthly Balance of Previous Month with a minimum limit cap of Rs. 1.00 Lakh and maximum limit of Rs. 20.00 Lakh. | Rs.300/ Lakh (Min Rs.50/ Tran)+ GST |
| Savings Bank Account (Other than Individuals & HUF) | Remittance during first month of account opening : FREE OF CHARGE. Second month onwards: 10 times of Average Monthly Balance of Previous Month with a maximum limit of Rs. 40.00 Lakh. | |
| Savings Bank Account (NRO) | Rs. 15.00 lakhs / month | |
| All Current Accounts (Excluding Traders Smart & Financial Institutions) | FREE up to 15 times of Average Monthly Balance of Previous Month with a minimum limit cap of Rs. 3.00 Lakhs and maximum limit of Rs.4.00 Cr | Rs.375/ Lakh (Min Rs.50/ Tran)+ GST |
| Current Account (Trader's Smart) | FREE up to 15 times Average Monthly Balance of previous month with a maximum limit of cap of Rs. 4.00 Cr | |
| All other CD Accounts (By Banks/NBFCs/ Nidhi / Kuri Co etc- where financial service is line of activity) | FREE up to 8 times of Average Monthly Balance of Previous Month with a maximum limit cap of Rs. 2.00 Cr **For cash remittance in NBFC accounts post lunch session, additional cash handling charge of Rs.100/ Lakh | |
| | + GST will be charged even if remitted amount falls within free limit available to account.[Remittance through CDMs exempted] | |
| Working Capital Limits (OD /CC accounts other than by Banks/NBFCs/ Nidhi / Kuri Co etcwhere financial service is | a) Rs.3.00 Lakh/month b)Amount Equal to 50.00 % of Average working capital Utilization of Previous month. c) For Limits above Rs. 10.00 Crore monthless of the set of the s | Rs. 150/ Lakhs (Min Rs.50/ Tran)+ GST |
| line of activity) Working Capital Limits (OD/CC by Banks/NBFCs/ Nidhi / Kuri Co etc-where financial service is line of activity) | monthly cap will be Rs. 5.00 Crore a)Amount Equal to 10.00% of Average Monthly Debit Balance in account during previous month. b) For Limits above Rs. 30.00 Crores monthly cap will be Rs. 3.00 Crores.For cash remittance in NBFC accounts post lunch session, additional cash handling + GST | |
| | charge of Rs.100/ Lakh+GST will be charged even if remitted amount falls within free limit available to account.[Remittance through CDMs exempted] | |
| SMALL DENOMINATION | NOTES / COINS (Rupees 50,20,10,5,2,1 | currency notes and coins) |
| Small Denomination Notes / Coins | Free limit: 100 coins / small notes per da Above Free Limit: Rs.10+GST per packet | ay |
| | | |

| | | H CASH DEPOSIT MACHINE | |
|----------------------------|---|---|--|
| | Free limit calculation and Remittance through branch | Remittance through CDM during banking hours** | Remittance through CDM after banking hours |
| Free limit calculation | Existing free limit - Remitted amount | Existing free limit - Remitted amount | Existing free limit - Remitted amount |
| Charge* | As per account category | 1/2 of charges applicable as per account category | As per account category+ Rs.30/ Tran |
| * Charge as specified by N | NPCI applicable for ICD | | |
| **Not applicable for Banks | / NBFCs etc. where financial servi | ce is the line of activity | |
| | | | |
| | | | |