



General Advances- Priority & Non-Priority

Service Charges applicable for General Advances Priority/Non-Priority
(Other than Agricultural Advances and Retail Credit Schemes)
(Service Charges Review Excluding GST)

Processing Charges

No.1 Working Capital – Fund Based & Non – Fund Based

(For Initial Sanction & subsequent renewals, Adhoc & Loans under Consortium)

Amount of Loan/Limit	Charges
Up to Rs.25000/-	Nil
Above Rs.25000/- to Rs.2.00 lacs	Rs.600/-
Above Rs.2.00 lacs up to Rs.150.00 Crores	Above Rs.2.00 lacs up to Rs.150.00 Crores: 0.50% of loan amount.
Above Rs.150.00 Crores up to Rs.500.00 Crores	Rs.75 lacs plus 0.40% on amount above Rs.150 Cr to Rs 500 Cr
Above Rs.500.00 Crores	Rs.215 lacs plus 0.30%on loan amount

No. 1.1 For Externally rated borrowers: (Applicable to Consortium Advances also)

Amount of Working Capital(FB/NFB)Loan/Limit	Charges
Govt/Govt guaranteed accounts, PSU/AAA/AA/A rated borrowers	0.40% of the loan amount
For 'BBB' rated borrowers	0.50% of the loan amount
For 'BB' and below rated/unrated borrowers	0.55% of the loan amount



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No. 1.2 Term Loan - Upfront Fees (For Standalone Term Loans as well as Term Loans sanctioned with other facilities)

Amount of Loan/Limit	Charges
Up to Rs 25,000/-	Nil
Above Rs 25,000/- up to Rs 5.00 Cr	1.25% up to Rs 5.00 Cr.
Above Rs 5.00 Cr and Up to Rs 50.00 Cr	Above Rs 5.00 Cr: Rs 6.25 lac+1.20 % on amount above Rs 5.00 Cr and up-to Rs 50.00 Cr
Above Rs 50.00 Cr	Rs.60.25 lacs + 1.50% on amount above Rs.50 Cr
Micro and Small Loans up to Rs 50,000/- Processing Charges: NIL More than Rs 50,000/- as applicable above	

No. 1.3 For Externally Rated Borrowers: (Applicable to Consortium Advances also)

Amount of Term Loan/Limit	Charges
Govt/Govt guaranteed accounts, PSU/AAA/AA rated borrowers	0.75 % of the loan amount
For 'A' rated borrowers	1.00 % of the loan amount
For 'BBB' rated borrowers	1.25% of the loan amount
For 'BB' and below rated/unrated borrowers	1.50% of the loan amount

No. 1.4 Processing charges for forward contract applicable as below,

Charges will be collected after applying CCF as per Basel Guidelines as applicable for fund-based limits.

Note: - For Both WC& TL

- 10% of the processing fees to be recovered at the time of submitting proposal
- 40% at the time of conveying sanction
- Remaining 50 % at the time of availing the limit.
- If sanctioned and not availed the recovered charges are not refundable.
- If not sanctioned the recovered charges are refundable.

Giving In-principal sanction

- Up to Rs.5.00 Cr → Nil
- > Rs.5.00 Cr to below Rs.10.00 Cr → Rs25000/-
- Rs.10 Cr and above → Rs.2.00 Lac - upfront – Non refundable

Other Charges as applicable to be recovered on sanction



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No. 2 Renewal / Review for Standalone Term Loans as well as Term Loans sanctioned with other facilities (Not applicable for all Retail Credit Schemes)

Amount of Loan/Limit	Charges
Up to Rs 25,000/-	Nil
Above Rs 25,000/- up to Rs 5.00 Cr	0.10%
Above Rs 5.00 Cr up to Rs 40.00 Cr	0.15%
Above Rs. 40.00 Cr	0.20% Max Rs 10 lakhs

No. 3 Lead Bank Charges: Where we are Consortium Leader

Amount of Loan/Limit	Charges
Up to 5 banks	Rs 10.00 lacs
Above 5-10 Banks	Rs 25.00 lacs
Above 10 Banks	Rs 50.00 lacs

No. 4 Allocation of limits between branches

Amount of Loan/Limit	Charges
Any Amount	Rs.11,000/- per branch. No processing Charges for sub-limits

No 5 Revalidation of sanction

Amount of Loan/Limit	Charges
Working Capital and Term Loan	Up to Rs.10.00 Lacs – Rs.2500/- Above Rs.10 Lacs to Rs.1.00 Crore – Rs.15000/- Above Rs.1.00 Crore to Rs.10.00 Crores – Rs.25000/- Above Rs.10 Crores to Rs.50 Crores – Rs.100000/- Above Rs.50 Crores – Rs.500000/-



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No .6 Recovery of service charges for services other than sanction of credit facilities:

Amount of Loan/Limit	Charges
Change in terms and conditions/change in items of machinery	0.05% Loan Amount Min. Rs. 5,000/- Max. Rs.10,00,000/-
Interchangeability between limits	0.01 % of the limit Min. Rs. 2,000/- Max.Rs.1.00 lac
Rephasement of loan/deferment of loan installments Exemptions for Rephasement of loan/ deferment of loan instalments. Demand loans against our own deposit when the deposit is getting renewed and there by repayment of Demand Loan against that deposit is extended. When rephasements of instalments for Priority Sector advances have to be done on account of natural calamities etc., as per RBI guidelines.	0.05 % of limit Min. Rs. 2,000/- Max. Rs. 1,00,000/-
Substitution of Collateral Security/Personal Guarantee	0.05 % of limit Min. Rs. 2,000/- Max. Rs.2,00,000/-
Release of personal guarantee/Collateral security	0.05 % of limit Min. Rs.5,000/- Max. Rs. 1,00,000/-
GST Verification charges through NSDL GST portal: For all commercial loans fresh as well as for review renewal	Rs.500/- for all commercial loans (fresh as well as review/ renewal)
Approval for Mergers & Acquisitions	0.05% of the limit, minimum Rs.5,000/- and max. Rs.75,000/-
Permission for Extending Corporate Guarantee	0.05% of the limit, minimum Rs.10,000/- max Rs.10,00,000/-
Ceding of Charge on Assets	0.01% of the limit, minimum Rs.2,000/- and max. Rs.50,000/-
Fee for opening / operating Escrow / TRA a/cs (Trust & Retention a/c)	Up to Rs.5 crore - Rs.1,00,000/- Above Rs.5 crore up to Rs.10 Cr – Rs.2,00,000/- Above Rs.10 crore - Rs.5,00,000/- (The charges prescribed are per annum)
ROC registration/modification /satisfaction charges	Each Transaction - Actual + Rs.500/-
Search Report	Each Transaction - Actual + Rs.500/-



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No 7. Commitment Charges are recovered as per utilization level of advances as under: - (both for Fund Based and Non fund Based)

Working capital and Term loan: Applicable for Limits above Rs. 50.00 lacs	
Amount of Loan/Limit	Charges
i) Utilization level above 70%	No charges
ii) Utilization level 50% up to 70%	0.50% p.a. to be recovered on entire unutilized portion
iii) Below 50%	0.60% p.a. of unutilized portion

Commitment Charges in respect of interchangeable limit should also be included while calculating average utilization.

No 8. Letter of Guarantee (LG) Inland – (Revised w.e.f 01.04.2025 vide our service charge circular no. Misc./182/2024-25 dated 27.02.2025)

8.1. Commission: All types of Guarantees (LG will be issued for a minimum period of 3 months and thereafter in multiples of 1 month. If any LG is required to be issued initially for less than 3 months, then **Vertical Head** is authorized to take a decision on a case-to-case basis.)

Financial LG	
Rating	Charges p.a.
AAA	2.40%
AA	2.60%
A	2.80%
Others	3.00%
<p>LG Charges will be recovered in multiple of months for the actual validity period (i.e., expiry date plus claim period) of LG liability outstanding in Bank's books with a minimum period of three months. For this purpose, broken days in a month will be treated as full month for recovery of charges.</p> <p>e.g., For LG issued with actual validity period of 1 day to 3 months, for AAA Rated Account, the charges to be levied for 3 Months (Minimum Period) such as $2.40 \times 3/12 = 0.60\%$.</p> <p>For LG issued with actual validity period of 4 months for an unrated account, the charges to be levied shall be for 4 Months such as $3.00 \times 4/12 = 1.00\%$.</p>	
Performance LG	
Rating	Charges p.a.
AAA	2.40%
AA	2.60%
A	2.80%
Others	3.00%
<p>LG Charges will be recovered in multiple of months for the actual validity period (i.e., expiry date plus claim period) of LG liability outstanding in Bank's books with a minimum</p>	



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period of three months. For this purpose, broken days in a month will be treated as full month for recovery of charges.

e.g., For LG issued with actual validity period of 1 day to 3 months, for AAA Rated Account, the charges to be levied for 3 Months (Minimum Period) such as $2.40 \times 3/12 = 0.60\%$.

For LG issued with actual validity period of 4 months for an unrated account, the charges to be levied shall be for 4 Months such as $3.00 \times 4/12 = 1.00\%$.

For all LGs issued, SFMS Message charges of Rs. 600/- to be charged per message.

LG with cash/deposit of our Bank as margin: (Revised w.e.f 01.04.2025 vide our service charge circular no. Misc./182/2024-25 dated 27.02.2025)

Financial LG	
Cash Margin/Deposit	Charges p.a.
100%	1.00%
75%	1.40%
50%	2.00%
<50%	Please refer card rate under Financial LG
Performance LG	
Cash Margin/Deposit	Charges p.a.
100%	1.00%
75%	1.40%
50%	2.00%
<50%	Please refer card rate under Performance LG

LG Charges will be recovered in multiple of months for the actual validity period (i.e., expiry date plus claim period) of LG liability outstanding in Bank's books with a minimum period of three months. For this purpose, broken days in a month will be treated as full month for recovery of charges.

For LG issued with actual validity period of 1 day to 3 months, the charges to be levied for 3 Months (Minimum Period) such as $1.00 \times 3/12 = 0.25\%$ where margin kept in the form of Cash/Deposit is 100%.

If LG issued with actual validity period of 4 months, the charges to be levied shall be for 4 Months such as $1.40 \times 4/12 = 0.466\%$ where margin kept in the form of Cash/Deposit is 75%.



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Commission on Deferred payment Guarantee:

- Commission for Inland DPG/ Co-acceptance of bills should be collected at the time of issue of the guarantee for full period of the guarantee duly reckoning the reduced liability arising out of payment of the installments due under the guarantee. In other words, commission should be collected on the reducing balances (for the period each balance is outstanding) at the rate of commission applicable.
- In case the party does not provide funds for the payment of installments on the due date then commission should be collected for such defaulted installments also.
- Where the aggregate commission under DPG/CO-acceptance of Bills or other Inland Guarantee with or without reducing liability clause works out to substantial amount and the branch feels that such commission may be collected on an annual basis, then the branch should obtain the prior sanction of the Regional Office/Central Office on a case-to-case basis. In such cases, commission for the full one year and broken period up to the end of next calendar year should be collected at the time of issue of the guarantee and thereafter on an annual basis, by diarizing the due date for payment of commission

8.2 Refund of Guarantee Commission:

- For guarantee tendered before expiry of Guarantee period – 50% of the original rate for the remaining period of guarantee less 3 months and full refund of commission for the unexpired claim period.
- For DPG tendered before expiry of guarantee period- No refund need be made in respect of unexpired usance period if the purpose for which the guarantee issued is fulfilled.
- Export performance guarantee-50% of the guarantee commission for unexpired period even though the purpose for which the guarantee is fulfilled.
- Guarantee for import or any other purpose- No refund if the purpose for which the guarantee issued is fulfilled
- If the original guarantee is returned before the expiry of claim period but after expiry of guarantee period- Full refund of commission for the unexpired claim period.

8.3 One-time Annual Fee LG issue on behalf of SPV/associate/group.

Amount/Limit	Charges
50 Crores and above	Rs.25000/- one-time annual fee p.a.

8.4 Modification charges for modification in LG after issuance.

Modification charges	Rs.500/- for each instance
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No. 9 Inland Letter of Credit (LC) (Usance Charges and Commitment Charges) (Revised w.e.f 01.04.2025 vide our service charge circular no. Misc./182/2024-25 dated 27.02.2025)

Sight LC			
AAA	AA	A	Unrated
0.60%	0.80%	1.25%	1.50%

Usance LC- Charges p.a.				
Period	AAA	AA	A	Unrated
Up to 3 Months	1.05%	1.35%	1.65%	2.00%
Up to 6 Months	1.25%	1.50%	1.75%	2.10%
Up to 9 Months	1.30%	1.60%	1.90%	2.20%
Up to 12 Months	1.75%	2.10%	2.45%	2.80%

Calculating of LC commission (Usance & Commitment Charges) is based on the total tenure {i.e., Lead period (date of opening LC to expiry date) + Usance period}

For LCs with cash Margin And Term deposit	Charges
100 % cash Margin And Term deposit	25% of the actual Charges
SFMS Charges of Rs.600/- is additionally chargeable	
Other charges for LC	Charges
Amendment by way of Increase in the value of LC	Applicable charges for the increased amount to be recovered min Rs.500/-
Extension of validity Period	Applicable commission & Usance charges for the period of extension
Other Amendments apart from extension in period or increase in value	Flat Rs.500/- on each amendment
Advising Inland LC	0.01 % of each LC with minimum Rs. 750/- if such credit does not carry confirmation.
Advising amendment to LC	Rs.500/- Flat



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Transferable LC	Rs.1000/- per transfer except when the name of the beneficiary is changed under instructions from opening Bank.
Revolving LC	Same as per LC Opening Charges (Applicable to the amount of reinstatement each time) min. of Rs.1,000/-
Retirement of Bills under Inland LC	0.20% with a minimum of Rs.500/- and maximum of Rs.15000/-
Non-payment/ non- acceptance of Sight/ usance Bills of exchange on presentation/ on due date	0.20% of bill amount. Minimum Rs. 500/-
Out of Pocket Expenses	Actual out of pocket expenses such as postage, telegrams, telex, cable Charges shall be collected from the beneficiary unless otherwise specified.
Guaranteeing discrepancy in Documents negotiated under LCs	0.40 % per month with a minimum of Rs.1000/-
Clean Payment received under LC	Flat charge of Rs.600/-
Attestation of commercial invoice subsequent to negotiation/ collection	Rs.75/- per invoice should be levied on each and every subsequent occasion.
Rental charges for post parcel received under collection of bills	Rs.75/- per parcel per day or part thereof with a minimum of Rs.150/-

9.1 One-time Annual Fee LC issue on behalf of SPV/associate/group.

Amount/Limit	Charges
50 Crores and above	Rs.25000/- one-time annual fee p.a.

Miscellaneous Service Charges relating to Advances

No. 10 Loan Documentation Charges

Amount of Loan/Limit	Charges (For other than retail loans)	Charges (For retail loans)
Up to Rs 2,00,000/-	NIL	NIL
Above Rs 2,00,000/- to Rs 10 lacs	Rs 1250/-	Rs 1250/-
Above Rs 10 lacs to Rs 1 crore	Rs 10-25 lacs: 2500/- Rs 25- 100 lacs: 5000/-	Rs 10-25 lacs: 2500/- Rs 25- 100 lacs: 5000/-
Above Rs 1 crore up to Rs 10 crores	Rs 1 Cr to 5 Cr: Rs 10,000/- Rs 5 Cr to Rs 10 Cr: Rs 30,000/-	Rs 1 Cr to 5 Cr: Rs 7,500/- Rs 5 Cr to Rs 10 Cr: Rs 15,000/-



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Above Rs 10 crores	Above Rs 10 Cr: Rs 50,000/-	Above Rs 10 Cr: Rs 50,000/-
Loans / CC against own deposits and loan against Jewels AJL, JLO, JL (MSME) is Nil		

No. 11 Charges for giving copies of Title deeds of securities and other Documents

Sought by	Charges
Charges if presence of bank official is required along with the documents for photocopies	Actual photocopying charges plus Rs.1,000/-
Charges for giving copies of documents (Copies if sought by the customer)	Actual photocopying charges plus Rs.500/-

No. 12 Charges for cancellation of Bank's lien on Govt. Securities/ LIC/ NSC/ KVIC/ Shares etc.,

	Charges
GOVT. Securities/LIC/NSC/KVIC /Shares	<p>1. Within 3 months from the date of closure of loan at the rate of Rs.100/- per instrument + out of pocket expenses.</p> <p>2.If lien cancellation is sought after 3 months from the date of closure of loan charges will be Rs.200/- per instrument + out of pocket expenses.</p>

No. 13 Mortgage Charges: Applicable only where Land and Building is taken as prime security (MCC/LAP accounts) irrespective of loan amount

Amount of Loan/Limit	Charges	
Irrespective of the loan amount	Up to 10 lacs	Min. Rs.10,000/-
	10 lacs to 5 Crore	Min. Rs.20,000/-
	Above 5 Crore	Min. Rs.50,000/-
	For Extension	
	Up to 5 Crore	Rs.5,000/-
	Above 5 Crore	Rs.10,000/-

- Mortgage charges are not applicable for Housing loans/ Subhagruha Loans, Agricultural advances, land and building taken as collateral security, all priority sector advances, in case of enhancement, charges will be applicable for enhanced limit only.



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No.14 Release of MORTGAGED securities on closure of loans of Rs 25 lacs & above (ONLY APPLICABLE for Registered Mortgage and not for Equitable Mortgage)

Amount of Loan/Limit	Charges
Above Rs.25 lacs & up to Rs.50 lacs	Rs.3,000/-
Above Rs.50 lacs	Rs.5,000/-

No.15 PRE-PAYMENT/CLOSURE CHARGES

Amount of Loan/Limit	Charges
Housing Loan/ Educational Loan Other Term Loans Floating rate Individual & Non Individual	No Prepayment Charge Retail Loans (except LAP and Liquor Loans to Non-individuals) with Floating Interest Rate
Retail Loans with Fixed Interest Rate	Amount equal to 1% of the prepaid amount at the time of making any payment over and above the stipulated EMI, plus applicable GST
Other Term Loans Fixed rate - Individual & Non-Individual	Others (incl. Prop. Firm): 2% of the prepaid amount**
Pre-payment penalty in case of takeover Working capital limit [both FB&NFB] and other term loan, other than Individual	Amount equal to 1% of the prepaid amount at the time of making any payment over and above the stipulated repayment, plus applicable GST (Pre-payment out of Internal Cash accrual 50% concession)

** Loans prepaid out of refinancing under 5/25, including all restructured accounts on the date of refinancing /equity infusion by promoter will not attract charges.

15.1 Penal Charges

2% penal charge on overdue amount will be collected for the no. of days of delay (Day count basis = Actual no. of days of delay/365) + Applicable GST.
2% penal charge to be collected on the limit sanctioned till the regular renewal. (Day count basis = Actual no. of days of delay/365 subject to recovery of SRRP charges for a maximum of 180 days) + Applicable GST.
2% penal charge to be collected on outstanding amount more than the DP/Limit (Day count basis = Actual no. of days of delay/365) + Applicable GST

15.2 For Non-compliance of material Terms and conditions (Material terms and Conditions are annexed is indicative in nature, the list may be modified for collecting Penal Charges). Presently 1% to 2% penal interest being charged manually. Henceforth, as per RBI guidelines no penal interest to be charged where the effect of compounding is being loaded to the customer. Now Bank will be charging "Penal Charges" where no further interest computed on such charges is being done. The Penal Charge+ Applicable GST to be collected every month till compliance.



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Penal Charges for both Individual and Non-Individuals are as under:

Category	Quantum of Loan Amount	Penal Charges to be recovered on Monthly Basis
For All Borrower: Amount equivalent to 0.10% of Loan Amount O/s	Loan Amount up to Rs. 1 Crore	0.10% of outstanding amount subject to maximum of Rs. 5,000/- + Applicable GST
	Loan Amount above Rs. 1 Crore and up to Rs. 5 Crore	(Rs.5,000/- + 0.10% of outstanding > Rs.1. Cr to Rs. 5 Cr,)-maximum of Rs. 10,000/-+ Applicable GST
	Loan Amount above Rs. 5 Crore and up to Rs.10 Crore	Rs.10,000/- + 0.10% of outstanding > Rs.5. Cr to Rs.10 Cr, Maximum of Rs.20,000/-+ Applicable GST
	Loan Amount above Rs. 10 Crore and up to Rs. 25 Crore	Rs.20,000/- + 0.10% of outstanding > Rs.10 Cr to Rs.25 Cr, Maximum of Rs.50,000/-+ Applicable GST
	Loan Amount above Rs. 25 Crore and up to Rs. 50 Crore	Rs.50,000/- + 0.10% of outstanding > Rs.25 Cr to Rs.50 Cr, Maximum of Rs.100,000/-+ Applicable GST
	Loan Amount above Rs. 50 Crore	Rs.100,000/- + 0.10% of outstanding > Rs.50 Cr Maximum of Rs.200,000/-+ Applicable GST

15.3 Illustration: For example, if a Borrower Mr. A is having a limit of Rs. 60.00 lakhs and has not complied with one of the material terms and conditions, a Penal Charge of Rs. 5000 + Applicable GST (i.e., Maximum Penal Charges under this category) to be recovered. If another Borrower Mr. B is having a limit of Rs. 60.00 lakhs and has not complied with two of the material terms and conditions, a Penal Charge of Rs. 5000*2 = 10000/- + Applicable GST (i.e., Maximum Penal Charges under this category*2) to be recovered. If another Borrower Mr. C is having a limit of Rs. 60.00 lakhs and has not complied with three or more of the material terms and conditions, a Penal Charge of Rs. 5000*3 = 15000/- + Applicable GST (i.e., Maximum Penal Charges under this category*3) to be recovered.

15.4 List of material terms and conditions (Indicative), Non-compliance of these charges will attract penal charges.

S No	List of Material Terms & Conditions
1	Non obtention of external rating within the permitted time limit. (For Corporate Acs: Rs.25.00 Cr and above; For MSME & Agri: Rs.50.00 Cr and above)
2	Mortgage formalities not completed within permitted time limit
3	ROC formalities not completed within permitted time limit
4	Non submission for audited financials/tax audit reports within the permitted time limit.



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5	Net worth certificates of promoters/guarantors not obtained within permitted time limit.
6	Name of the promoters/company appearing in ECGC SAL list wherein party seeking time to remove the names from such reporting
7	Default reporting in CIBIL consumer/commercial reports and cited as disputed default wherein the Subject advised to ensure rectification within the permitted time
8	Non-compliance of any of the inspection/audit observation Viz COIR/ASM/Stock Audit/Receivable Audit/LG Audit/CCA/LFAR/concurrent audit/income leakage recovery (if related to party)
9	Non-compliance of any of the sanction terms including sanctioning authority observations (if related to party)
10	Non certification by Statutory Auditor of various certification requirements stipulated as terms and conditions.
11	If firm does not comply the financial covenants stipulated in the terms of sanction.
12	Non obtention of LEI number as per guidelines of RBI
13	Penal Provision for non-elimination of EDPMS/IDPMS on account of data not submitted by the Customer

No. 16 Issue of no-objection certificate [for takeover of loans] other than Housing Loans & Term Loans with floating interest rate in the name of individuals

Amount of Loan/Limit	Charges
Irrespective of the Loan Amount	Rs.250/- per lac Max.Rs10,00,000/-

16.1 No Objection Certificate Charges for other purposes like withdrawal of rating/stake reduction/promoter group investment in other allied business/ borrower account making investment in other business/associates & IPO issuance etc.

Amount of Loan/Limit	Charges
Up to 50 Crore	Rs.50,000/-
Above 50 Crore	Rs.1,00,000/-

No. 17 Charges for Godown Inspection/Inspection (in addition to travelling expenses and out of pocket expenses)

Amount of Loan/Limit	Charges
Up to Rs 50,000/-	NIL
> Rs 50,000/- up to Rs 2 lacs	Rs.600/- p.a.
Above Rs 2 lacs to Rs 10 lacs	Rs.150/- per lac with Min -Rs. 600/- p.a. Max Rs. 2500/- p.a.



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Above Rs 10 lacs to Rs 100 lacs	Rs. 2,000/- per inspection Max Rs 12,500/- p.a.
Above Rs 100 lacs to Rs 5 Crores	Rs. 2,000/- per inspection Max Rs 20,000/- p.a.
Above Rs 5 Crores	Rs. 3,000/- per inspection Max Rs.25,000/- p.a.
Outstation inspection	In addition to the above charges, actual expenses for Travel.
No inspection Charges for priority sector advance up to Rs 2.00 lacs	No Inspection Charges for Govt Sponsored schemes, Self- Help Group Loans and Priority sector advances up to Rs 2,00,000/-.

No. 18 Charges for credit opinion/report to other banks and introduction

Amount of Loan/Limit	Charges
Individual	Rs.1000/-
Non-Individual	Rs.1500/-

No. 19 Issuance of Solvency Certificate

Charges
Up to Rs 1.00 lacs: Rs.650/- 1-10 lacs: Rs.5,000/- 10-25 lacs: Rs.10,000/- 25- 10 Cr: Rs.25,000/- Above 10 Cr: Rs.50,000/-
For Issuance of certificate for obtaining VISA for Education purpose for students, only 50 % of the Charges – Maximum Rs. 5,000/-
For Contractor Clients for participating in the Govt tender as charges prescribed – Maximum Rs. 10,000/-

No. 20 No dues certificate for all segments customers

Amount of Loan/Limit	Charges
Priority sector	NIL
Others: Individual/ Firm/ Non-Individuals	Rs.500/-



Schematic lending under MSME category

1. SME-Standup India

Amount of Loan/Limit		Processing Charges
Above Rs 10 lacs to Rs 1 Cr Max. 75 % of project cost	WC	Rs 395/-per lakh
	TL	0.53%

2. SME –Pradhan Mantri Mudra Yojana (PMMY)

Amount of Loan/Limit		Processing Charges
i) Shishu (Loans up to Rs 50,000/-)		NIL
ii) Kishore (Loans from Rs.50,001/- to Rs.5.00 lakhs)		As applicable for WC/TL
iii) Tarun (Loans above Rs.5.00 lakhs to Rs. 10/ lakhs)		As applicable for WC/TL
The overdraft amount of Rs 10,000/ sanctioned under PMJDY will also be classified as MUDRA Loan under PMMY.		

3. SME-Weavers Mudra Scheme

Amount of Loan/Limit		Processing Charges
Rs 10.00 lakhs	TL	As applicable for WC/TL
	CC	

4. SME-300-Daily Loan Scheme

Amount of Loan/Limit		Processing Charges
Max. Rs 2.00 lakhs	Up to Rs.50000/-	Nil
	Above Rs.50000/-	0.50 % (min. Rs.500/-)
Documentation Charges 0.25% min Rs. 500 for all loans		

5. SME Gold (MSME-Jewel loan Commercial Cash Credit against Jeweler now merged with SME Gold)

Amount of Loan/Limit (Minimum Rs 25000/- & Maximum Rs 50 lacs)		Processing Charges
Up to 1 lac		Nil
Above 1 lac to Rs 5 lacs		Rs 250/-
Above Rs 5 lacs		Rs 500/-



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6. Sanjeevini Plus– Loan

Amount of Loan/Limit	Charges
Minimum Rs 10 lacs, Max. Rs.25 Crores to considered irrespective of area.	Processing Charges as per guideline. Upfront Fee: 50% of the applicable charges.

7. IOB – MSME Insta fund (Changed from SME Insta Fund)

Amount of Loan/Limit	Processing Charges
WC with a cap of Rs 25 Cr.	0.50% of MSME instafund Limit
IOB 1 to IOB 4 with Banking relationship of 3 years with us.	
IOB 1 to IOB 4 with Banking relationship of 2 years with us.	
IOB 5 to IOB 6 with Banking relationship of 2 years with us.	

8. IOB GUARANTEE PLUS (New Scheme) (IOB Micro One & MSE Plus merged)

Amount of Loan/Limit	Processing Charges
Minimum & Above Rs.10 lac & Max. Rs 10 Crores	Concession of 50% on upfront fee, If TL margin is 50% and above. For Working capital facilities and WCTL – As applicable

9. IOB-General Credit Card Scheme

Amount of Loan/Limit	Charges
Max. Rs.1.00 lac	0.45% (Please check again)

10. IOB SME ADD ON

Amount of Loan/Limit	Charges
Max.Rs.25.00 lacs	1.20 % (Please check again)

11. IOB –Sagar Lakshmi (Fisherwomen)

Amount of Loan/Limit	Charges
Max. Rs.10.00 lacs	Up to Rs.1.00 lac NIL
(Up to Rs.1.00 lakh considered as Agri advances)	above Rs.1.00 lac 1% upfront fee (for TL) Rs.200/- per lac (for WC)



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12.IOB MAHILA SAMRIDDHI Roll out MSME-IOB-SME Mahila Plus

Amount of Loan/Limit	Charges
Minimum-Above Rs 10 Lakhs. Max. Rs 10 Crores (CGTMSE coverage up to Rs 5 Crores)	Loan Up to Rs 50 lakhs –Nil Above Rs 50 Lakhs -Applicable Charges

13.MSME-IOB – CA

Amount of Loan/Limit	Charges
Min.Rs.10.00 Lacs Max.Rs.125.00 lacs	0.25 % of Loan amount subject to a min. of Rs.5,000/-

14.MSME-IOB-SME Easy (Revamped) (ETF merged with EASY)

Amount of Loan/Limit	Charges
Cash Credit	0.50% of loan amount
Term Loan	1% of Loan amount Max. Rs 50 lakhs
Min. Amount above Rs 10 lakhs. No Maximum Ceiling (Both Fund Based and Non-Fund Based)	Borrowers under this scheme who is ready to open 100 or more employee's salary account will be offered flat Rs. 10000/ discount on applicable processing charges.

15.IOB SME Contractor

Amount of Loan/Limit	Charges
Min. Above Rs. 10 lacs Max. Rs. 5 crores in the form of FB+NFB	For SME-1 to SME -3 rated borrowers: Upfront fee for TL-50 % of applicable rate. Processing Fee for TL/CC-75 % of applicable rate. For others-As per prevailing guidelines Commission for NFB: For SME-1 to SME-3 rated: 50 % of appl. Comn For others: As per prevailing Guidelines.

16.IOB Dealer Finance Scheme

Loan Amount	Processing Charge
Minimum Rs 25 lakhs and Maximum Rs 1000 lakhs	0.50% of loan amount with maximum charges of Rs 30,000.00

17.IOB Tejas

Loan amount	Processing Charge
Minimum above Rs 10 lakhs & Maximum Rs 900 lakhs (Cost of project 1 MW is Rs 5 Cr.	Applicable processing charges/ Upfront fee as per scheme circular to be collected

- If there is any ambiguity in scheme related commission/processing charges, recent schematic guidelines issued by respective department will be applicable.



Agricultural and allied activities

Processing Charges			
S.No	Category of account	Amount of Loan/Limit	Charges
a.	Agri KCC & KCCJL (Including warehouse receipt finance)	Up to Rs 3 lakhs	Nil
		Above Rs 3 lakhs	0.30%
b.	Working capital Loan under Agriculture	Up to Rs 25000/-	Nil
		Above 25000/- up to Rs 3 lakhs	0.20%
		Above Rs 3 lakhs	0.40%
c.	Agricultural Term loan	Up to 25000/-	Nil
		Above Rs 25000/- to Rs 3 lakhs	0.30%
		Above Rs 3 lakhs	0.71%
d.	Agri. Term loan against Jewellery (AGTAJ)	Up to Rs 25,000/-	Nil
		Above Rs 25000/- up to Rs 300000/-	0.25%
		Above Rs 3 lakhs	0.40%
e.	Loan under Govt. Sponsored Schemes Agri infra find, PMFME, AHIDF, SHG/ JLG's etc Term Loan and Working Capital.	Up to Rs 50000/-	Nil
		Above Rs 50000/-	0.25%
f.	Agri Transport Scheme	Up to Rs 10 lakhs	0.50% of the Loan Amount
		Above Rs 10 lakhs	0.80% of the loan amount
g.	IOB Swarna Samridhi Scheme (JLSWS)	Up to Rs 25000/-	Nil
		Above Rs 25000/- up to Rs 10 lakhs	0.15% of the loan amount up to Rs.10 lacs with minimum Rs.150/-
h.	Loan sanctioned under Area Level Federation (ALF) & Panchayat Level Federation (PLF)	Up to 100 lakhs	0.35% of loan amount



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i.	IOB Krishi Saral Plus & IOB Krishi Saral Term Loan	Up to Rs 1000 lakhs	0.71% of loan amount (maximum Rs 3.55 lakhs)
j.	IOB Krishi Saral Plus & IOB Krishi Saral Working Capital	Up to Rs 1000 lakhs	Rs 200 per lakhs (maximum Rs 1 lakh)
k.	IOB FPO Finance-Term Loan	Up to Rs 200 lakhs	0.51% of loan amount
l.	IOB FPO Finance Working Capital	Up to Rs 200 lakhs	0.20% of loan amount
m.	IOB Matsya Samridhi Term Loan	Up to Rs 1000 lakhs	0.71% of loan amount (maximum Rs 3.55 lakh)
n.	IOB Matsya Samridhi Working Capital	Up to Rs 1000 lakhs	0.30% of loan amount (maximum Rs 1 lakh)
o.	Gold Powered Card	Minimum Rs 25000/- & Maximum Rs 25 lakhs	0.30% of the sanctioned limit
p.	Jewel Loan Suvidha	Demand Loan/Term Loan: Minimum Rs 25000/- and Maximum Rs 15 lakhs	0.25% of the sanctioned limit subject to minimum Rs 500/& Max. Rs 2500/-
q.	Loan to Staff against Gold Ornaments	Bullet Payment- Rs 25000/ to Rs 5 lakhs EMI Option Rs 25000/ to Rs 25 lakhs.	Nil

Note:

- For SHGs/JLGs, the per member limit exposure up to Rs 25000/processing charges will be Nil. For ex: In a group of 20members, If the loan amount is Rs 5 lakhs, no processing charges should levied. If the loan amount exceeds Rs 5 lakhs, then the applicable processing charges of 0.25% should levied on the whole amount.
- Processing charges for Food and Agro Processing Industries will be as applicable to Agricultural advances (working capital loans under Agriculture & Agricultural Term Loan)
- No loan related and ad hoc service charges, document charges/Inspection charges should be levied on priority sector loans up to Rs 25,000/-
- In the case of eligible priority sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.
- Processing charges mentioned above is inclusive of documentation charges.
- All the charges mentioned above are excluding GST.



Retail Credit Schemes

S. No	Category of account	Amount of Loan/Limit	Charges
a.	1. Subhagruha- Housing loan, 2. Gen Next, 3. Subhagruha Cash credit, 4. Home Improvement, 5. HL to NRI, 6. Home Decor (NIL for Loans to Air Force personnel)	Loan up to Rs 75 lacs	0.50 % (max. Rs 20,000/-)
		Loans Above Rs 75 lacs	0.50 % (max. Rs 25,000/-)
b.	Subhagruha - Top-up loans	Irrespective of the amount	0.75 % (max. Rs 25,000/-)
c.	LAP-HNI, Sahayika	Up to Rs 5,00,000/-	0.60 %
		Above Rs 5,00,000/-	0.75 %
d.	Reverse Mortgage	Irrespective of the amount	0.50 % (max. Rs 15000/-)
e.	Liquirent Loan against Rent Receivables	Irrespective of the amount	0.75 %
f.	Loan against LIC policy (IOB Akshay) NSC	Irrespective of the amount	0.25 % (max. Rs 10000/-)
g.	Loan Against Deposit (including third party deposits)	Irrespective of the amount	Nil
h.	DL-Others (NSC/LIC etc.,)	Irrespective of the amount	0.25 % (max. Rs 10000/-)
i.	Pushpaka-Two/ Four-wheeler	Up to Rs5,00,000/-	Irrespective of Amount: 0.50 % (min. Rs 500/- max. Rs 5,000/- including of Documentation Charges. CIBIL Charges separately.
		Above Rs 5,00,000/-	
j.	Personal Loan & Personal Loan to HNI	Up to Rs5,00,000/-	0.50 %
		Above Rs 5,00,000/-	0.75 %
k.	1) IOB Passion, 2) Consumer Durable Loan 3) Elite Consumer Durable Loan	Up to Rs5,00,000/-	0.40 %
		Above Rs 5,00,000/-	0.50 %



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l.	Jewel loan to others	Irrespective of the amount	Up to 3 Lakhs - 0.30% Above 3 Lakhs - 0.50%
		Charges for release of gold securities	NIL
m.	CC against Jewels	Irrespective of the amount	0.60 %
		Charges for release of gold securities	Rs. 200/- per packet
n.	IOB Swarna Lakshmi (JLSWL)	Up to 3 lacs	0.30%
		Above 3 lacs	0.50%
		Charges for release of gold securities	Nil
o.	Vidya Jyothi Educational loan and Vidhya Suraksha Scheme	Inland Studies	Up to 7.5 L Nil >7.5L to 50L Nil >50L 0.50%
		Abroad studies	Up to 7.5 L Nil >7.5L to 50L 0.50% >50L 0.60%
		For staff & Retired Staff: Nil Processing Charges. For Vidya Lakshmi Portal Enrolment charges to be borne by the student Rs 100/ plus GST	
q.	IOB Career/Scholar/Vocational Educational	Irrespective of the amount	0.50%
r.	IOB_Bounty (Financing for ATM Vendors up to 75% of cost of machine)	Max. Rs 4.50 lakhs	1.20 %
s.	Pensioner's loan (General Public)	Up to Rs 10,000/-	Nil
		Above Rs. 10,000/-	0.75%
t.	Pensioner's loan (IOB STAFF)	Irrespective of the amount	Nil
u.	IOB Surya	RTS up to 10KW: Nil Above 10kW and other Solar Equipment Processing fees 0.40% of loan amount. Subject to maximum Rs 5000/-	
	IOB HL Surya	Processing charge waived	
v.	Loan against Sovereign Gold Bond.	Processing Fees 0.50% of the loan amount or Rs 500 plus GST whichever is higher	



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w	Housing Loan Scheme for EWS borrower in Tamil Nadu – Scheme Code AHP-TN and BLC-TN	Processing Fee NIL as per State Government Guidelines.	
x	MO GHARA Housing Scheme for State of Odisha	Processing Fees, CIC fees, Documentation fees Prepayment Charges: Nil as per State Government Guideline.	
y	Pre-Approved Personal Loan Instant (PAPL)	Loan Min: Rs 25000/ Max: Rs 500000/	Processing Charge 0.50% of loan amount subject to minimum Rs 500/ & Max Rs 2500/
	Migration from floating ROI to Fixed ROI and Vice Versa	Charges for movement from Floating to Fixed Interest Rates and Vice Versa: Charges 0.10% of the loan amount outstanding. If loan is not disbursed full then 0.10% of sanctioned amount, at the time of exercising the option with maximum of Rs 5000/-	

General Information/Instructions /Guidelines applicable on all the above processing Charges listed under General/MSME/Retail/Agri. Categories.

- Any concession to be granted on processing charges should be based on the applicable Charges and not on maximum Charges.
- Processing Charges are applicable for WCTL & no processing Charges for FITL
- Processing Charges will not be applicable for Term Loan, where upfront fee is being charged.
- When accounts could not be renewed in time due to delayed submission of required financial papers by the borrowers, the processing Charges are to be recovered for continuing the working capital advance after expiry date.
- In respect of government sponsored Schemes, recovery of service Charges will be in accordance with the terms of the scheme.
- Branches should collect 50 % of processing Charges upfront at the time of advice of sanction and balance 50 % must be collected at the time of disbursement.
- Charges as prescribed should be levied on the sanctioned amount even if the sanctioned limit is not availed or partly availed.
- No processing Charges are to be levied for advances to all types of borrowers against our own deposits including CC against deposits.
- Branches should confirm in all their proposals that the applicable processing Charges /upfront fees have been recovered from the borrower for the earlier sanction.
- If there is any ambiguity in scheme related commission/processing charges, recent schematic guidelines issued by respective department will be applicable.



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Concession on Processing charges for Revamped Saving and Current Account Scheme

Sr no.	Schemes	Home Loan Rs.25 lacs and above	Home Loan below Rs.25 Lacs	Retail Loan
a.	IOB Salary GOLD	100% concession	50% concession	50% concession
b.	IOB Salary Diamond	100% concession	75% concession	75% concession
c.	IOB Salary Platinum	100% concession	100% concession	100% concession
d.	IOB SB MAX	50% concession (women 75% concession)	Up-to 25% concession (Women up-to 35% concession)	Up-to 25% concession (Women up-to 35% concession)
e.	IOB SB HNI	100% concession	50% concession	50% concession
f.	IOB Sixty Plus	NA	NA	25% concession
g.	IOB SB Pensioner I	NA	NA	50% concession
h.	IOB SB Pensioner II	NA	NA	100% concession
i.	CD Diamond	60% waiver for housing loan in the name of proprietor, firm & company only		Nil processing charge for car loan in the name of proprietor, firm & company only
j.	CD Platinum Plus	Nil processing charge for housing loan in the name of proprietor, firm & company only		Nil processing charge for car loan in the name of proprietor, firm & company only

SUBSEQUENT UPDATION OF SERVICE CHARGES RELATED TO ADVANCES

1. Recovery of NBC Charges: (w.e.f 12.09.2024 vide our Circular no. MISC./82/2024-25 dated 23.09.2024)

Bank has proposed to recover the NBC charges from the accounts where the expression of interest is evinced. As, all fresh proposals for sanction of credit limits above Rs.15.00 crores **(for all categories of loans – FB+NFB or only FB or only NFB facilities)** need to be referred to the new business committee at Central Office to get in principle approval for taking up the proposal. Accordingly, the details of the charge recovery of NBC Charges are mentioned below.



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Guidelines for Recovery of NBC Charges:

If the proposal is approved in NBC meeting, charges of Rs.2.00 lakh + GST should be recovered by branch from the customer while conveying NBC approval and if:

Regular Proposal is sanctioned, and the limit has been availed/ disbursed	Recovered amount of Rs.2.00 lakh to be adjusted towards upfront/ processing fee
Regular Proposal has been sanctioned but the limit is not disbursed/ not availed	Amount of Rs.2.00 lakh NOT to be refunded
Regular Proposal has not been submitted by the proposed Borrower within six months#	Amount of Rs.2.00 lakh NOT to be refunded
Due to unforeseen circumstances, if the regular proposal is declined by the Bank,	NBC Charges of Rs.2.00 lakhs to be refunded excluding GST
Such Charges should be conveyed to the customer in writing before placing the proposal in NBC.	
However, the charges may be exempted to the following types of borrowers, <ul style="list-style-type: none">• State and Central Government accounts• Retail accounts• If such scenario arises where the processing/ upfront charges are less than Rs.2.00 lakhs	

#- As per LPD 2024, the sanction of NBC is valid for 3 months. Three months timeline may be given for submission of proposal by the Borrower and another three months for processing, totaling to six months' time may be allowed for sanction of the proposal by appropriate sanctioning authority. Hence, the validity of NBC sanction shall be six months.

2. Exemption of Service Charges for Priority Sector loans up to Rs.50,000/- (w.e.f 01.04.2025 vide our circular no. Misc/04/2025-26 dated 05.04.2025)

- **No loan related and ad hoc service charges, document charges, inspection charges, Prepayment charges and related fees should be levied on priority sector loans up to Rs.50,000/-. In the case of SHGs/JLGs, the exemption applies to each individual member, provided the loan amount is up to Rs.50,000/-.**