

**ANNEXURE - C**  
**REVISED CHARGES (Excluding applicable GST)**

(Amount in Rs.)

Sl. No.	Particulars	Charges
<b>I.(a)</b>	<b>Issue of Solvency Certificate including financial certificates</b>	
(i).	Up to Rs.1.00 lakh	Rs.300.00
(ii).	Above Rs.1.00 lakh	Rs.200.00 per lakh Minimum: Rs.300.00 Maximum: Rs.200000.00
<b>I.(b)</b>	<b>Certificate issued to Students including financial certificates issued to student pursuing studies abroad</b>	
(i).	Up to Rs.1.00 lakh	Rs.100.00
(ii).	Above Rs.1.00 lakh	Rs.100.00 per lakh Minimum: Rs.200.00 Maximum: Rs.1000.00
<b>I.(c)</b>	<b>Issue of Line of Credit/Letter of Comfort/Capacity Certificate etc. (for Contractors)</b>	
(i).	Up to Rs.1.00 crore	Rs 5000.00
(ii).	Above Rs.1.00 crore	Rs 10000.00

<b>II.</b>	<b>Furnishing Confidential Opinion:</b>	
a.	For Individual account holders	Rs 250.00
b.	For Proprietorship Concern/ Partnership firms /Any others	Rs 1000.00
c.	For LLP/limited companies	Rs 1000.00

<b>III.</b>	<b>Processing Charges other than Forex limits, Schematic Loans &amp; other retail products: (w.e.f.01.02.2020)</b>	
<b>A</b>	<b>Fund Based / Non Fund Based limits</b>	
(i).	Upto Rs.25000.00 (Priority Sector Advances)	NIL
(ii).	Upto Rs.25000.00 (Non-Priority Sector Advances)	Rs 500.00
(iii).	Above Rs.25000.00 (Both for Priority & Non-Priority Sector Advances)	1.00% with a minimum of Rs.500.00 for PS and Rs.1000.00 for NPS.
(iv).	Agricultural Advances - Above Rs.25000.00 (Both for Priority & Non-Priority Sector Advances)	0.50% with a minimum of Rs.250.00 for PS and Rs 500.00 for NPS and Maximum of Rs.25.00 lakhs .
(v).	For Commercial Real Estate loans (New slab)	1.00% with minimum of Rs.5000.00.
(vi).	Term Loan / DPN Loan review charges (Loan limit above Rs.100000.00)	Loan Limit upto Rs. 1,00,000.00 : Nil Loan Limit from Rs. 1,00,001.00 to Rs. 50,00,000.00 : Rs. 250.00 per borrower Loan Limit of above Rs. 50,00,000.00: Rs. 1000.00 per borrower. The above charges shall be collected on the earliest anniversary date (earliest date of the financial year).

(vii)	Agricultural and General Gold loan (Both priority & Non priority) of above Rs 50000/-	0.25% of loan amount with a minimum of Rs 250/-+applicable tax
(viii)	<b>Handling Charges for Gold Loans:</b> (HO:CREDIT:CIRCULAR:GF7:05:2020 -21 dated 18.04.2020 )	One time handling charges of Rs.150/- for Agri. Gold Loans & Rs.250/- for General Gold Loans for all fresh sanctions w.e.f 20.04.2020.

	<b>Documentation Charges</b> (HO:CREDIT:CIRCULAR:GF7:126: 2020 -21 dated 20.02.2021)	<b>On Credit facilities more than Rs.10.00 lakh:</b> 0.05% of the sanctioned facility with a maximum of Rs.25,000/- plus applicable GST.  (In cases where our Bank is the Lead Bank in a Consortium, Documentation Charges will be determined by Managing Director & CEO taking into consideration the limit sanctioned and the number of Consortium members).
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**Guidelines:**

a. No processing charges for advances against our own deposits including ODAD, Gold Loan up to Rs 50,000/- and Government sponsored scheme.

b. The charges are to be levied on sanctioned amount.

c. In case of working capital limits, above prescribed processing charges are to be collected per sanction/renewal. For any sanctioned adhoc/additional/onetime limit processing charges shall be collected at 50% of applicable charges (including min. and maximum charges) irrespective of the period.

d. For extension of working capital/adhoc/additional limits: processing charges at 0.10% on each occasion is to be collected.

e. In respect of accounts under consortium, where we are not lead bankers, service charges, processing charges and other charges, if any, shall be levied as per the rates prescribed by H.O. or as per the rates charged by Lead Bank, whichever is higher.

f. For KCC Accounts processing charges for the 1<sup>st</sup> year shall be calculated based on the amount sanctioned for 5<sup>th</sup> year. Processing charges for 2<sup>nd</sup> to 5<sup>th</sup> year shall be 50% of the applicable 1<sup>st</sup> year charges, to be collected at the time of annual renewal.

g. For Schematic/ Retail Loan products- As per the respective scheme /product guidelines, which are as below -

Sl No	Description	Processing Charges
01	KBL-Car Loan	0.5% of loan amount, Minimum of Rs 2500 and Maximum of Rs 10000+Applicable Tax
02	KBL-Easy Ride	0.5% of loan amount, Minimum of Rs 500/-
03	KBL-Salaried	0.25% of loan amount, minimum of Rs 250/-
04	KBL-Insta Cash	0.25% of loan amount, minimum of Rs 250/-
05	KBL-Agri Quick	Minimum of Rs 250/- and 0.25% of loan amount above Rs 50000/-

06	KBL-Contractor Mitra	0.25% of loan amount, minimum of Rs 250/-
07	KBL-Vidyanidhi	No processing / upfront charges on loans sanctioned under the scheme.
08	KBL-Mahila Udyog	Loan amount up to Rs 5.00 lakh- Nil Above Rs 5.00 lakh, 0.25% of loan amount
09	KBL-Ravikiran	0.25% of loan amount, minimum of Rs 250/-
10	KBL-Suvidha OD	0.50% of loan amount, minimum of Rs 250/-
11	KBL-Lease N Cash	0.25% of loan amount, minimum of Rs 250/- plus existing upfront fees as communicated under RLPC concept
12	KBL-Mortgage Loan & OD	1% of Loan amount, minimum of Rs 7500/- plus existing upfront fees as communicated under RLPC concept
13	KBL-Ghar Niveshan	0.25% of loan amount
14	KBL-Home Comfort	0.25% of loan amount
15	KBL-Home Top Up	0.25% of loan amount
16	KBL-Agro Processing	0.25% of loan amount
17	KBL-MSME	Exposure up to Rs 5.00 lakh 'Nil' processing charge and Above Rs 5.00 lakh 0.50% of loan amount.
18	KBL-Micro Mitra	Exposure up to Rs 5.00 lakh 'Nil' processing charge and Above Rs 5.00 lakh 0.50% of loan amount.
19	KBL-Business Quick Loan	0.50% of loan amount

**DIGI SCHEMATIC LOANS-PROCESSING- CHARGES/UPFRONT FEE**

Sl No	Description	Processing charges/Upfront fee
01	KBL-Xpress Home Loan	Loan amount up to Rs 75.00 lakh, Processing charges: NIL and upfront fee of Rs 12000(Including taxes) Loan amount above Rs 75.00 lakh processing charges - 0.25% of loan amount, maximum of Rs 25000(inclusive of upfront fee and taxes)
02	KBL-Xpress Cash Loan	Processing charges for the loan amount up to Rs 1.00 lakh: Rs 2500/- and above Rs 1.00 lakh, 2% of loan amount, minimum of Rs 2500 and maximum of Rs 8500/-
03	KBL-Xpress Car finance	0.6% of loan amount, minimum of Rs 3000 and maximum of Rs 11000
04	KBL-Xpress Home Comfort	0.25% of the loan amount
05	KBL-Xpress Home Connect	Rs 3000/-
06	KBL-Xpress Top up	0.25% of the loan amount
07	KBL-Xpress Easy Ride	1% of loan amount, minimum of Rs 1000/-
08	KBL-Xpress MSME	Exposure up to Rs 5.00 lakh 'Nil' processing charge and Above Rs 5.00 lakh 0.50% of loan amount.

h. TOD Handling charges (For each occasion)

Upto Rs 25.00 lakh	Rs 2000.00
Above 25 lakh up to Rs 50.00 lakh	Rs 4000.00
Above Rs 50 lakh	Rs 5000.00

i. For modification in sanction terms, security release/substitution, for any other permission: Rs 2000.00 per occasion- + GST.

j. NOC issue charges (In case of CRE) - Rs 250.00 for each NOC issued.

k. DCCO Extension charges for Project loans (0.05%): Minimum Rs 1000/- & Maximum Rs 25000/- per occasion.

l. CIBIL/CRIF Charges @ Rs 100/- per consumer report and CIBIL/CRIF charges @ Rs 1000/- per corporate report and credit it to HO Income- CIBIL charges a/c.

m. EMI bouncing charges:

i) Rs. 250/- per occasion for delayed payment of EMI/installment in respect of EMI/equal monthly installment of Rs. 10000/- and below (If not paid within 30 days from the EMI/installment due date).

ii) Rs. 500/- per occasion for delayed payment of EMI/Installment in respect of EMI/Equal monthly installment of more than Rs. 10000/- (If not paid within 30 days from the EMI/ installment due date).

Please note that this EMI bouncing charges are in addition to the penal interest being charged for delayed payment.

**n. SWITCHING CHARGES FROM BASE RATE / PLR TO MCLR**

All types of Agricultural loans		Nil
All Loans with exposure upto and inclusive of Rs.5 lacs (exposure = principal o/s + undisbursed amount) (incase of working capital the limit shall be reckoned)		Nil
All Loans with exposure of above Rs.5 lacs and upto and inclusive of Rs.1 crores (exposure = principal o/s + undisbursed amount) (incase of working capital the limit shall be reckoned)	Housing loans	0.10% of the principal outstanding plus undisbursed amount with a minimum of Rs.500
	Other Term loans / DPN loans (including WCDPN)	0.10% of the principal outstanding plus undisbursed amount with a minimum of Rs.1000
	Working capital limits	0.10% of the limit with a minimum of Rs.1000
All Loans with exposure of above Rs.1 crore (exposure = principal o/s + undisbursed amount) (incase of working capital the limit shall be reckoned)	Housing loans	0.10% of the principal outstanding plus undisbursed amount with a minimum of Rs.500 and maximum of Rs.25000
	Other Term loans / DPN loans (including WCDPN)	0.10% of the principal outstanding plus undisbursed amount with a minimum of Rs.2500 and maximum of Rs.100000.
	Working capital limits	0.10% of the limit with a minimum of Rs.2500 and maximum of Rs.100000.
Inc case of working capital limits, no switching charges shall be collected if the loans are		

migrated compulsorily at the time of renewal / sanction of adhoc limits. However, if the term loans / DPN loans of such borrowers are migrated to MCLR, then applicable switching charges for the term loans / DPN loans shall be collected as mentioned above.

Delegation of power for waiver: As per delegation of power circular for extending concessions.

**Administrative / Legal costs for the borrowers willing to switchover to External Benchmark (EBLR) from existing lending rate like MCLR/Base Rate/ PLR: HO:CREDIT:CIRCULAR:GF7:44:2019-20 dated 25.11.2019**

Loan Amount (*)	Administrative/ Legal Charges
Less than Rs.1.00 lakh	Rs.1000.00+GST
Above Rs.1.00 lakh upto Rs.5.00 lakh	Rs.5000.00+GST
Above Rs.5.00 lakh upto Rs.10.00 lakh	Rs.10000.00+GST
Above Rs.10.00 lakh upto Rs.50.00 lakh	Rs.25000.00+GST
Above Rs.50.00 lakh upto Rs.200.00 lakh	Rs.50000.00+GST
Above Rs.200.00 lakh upto Rs.499.00 lakh	Rs.100000.00+GST

**(\*) For Term Loan/ DPN : Balance Outstanding  
For Overdraft : Actual Limit**

IV.	Inspection Charges (Non Priority sector advances)	
a)	<b>Monthly inspection of goods under hypothecation/pledge</b>	
	Loan limit up to Rs.50000.00	Rs.25.00
	Loan limit above Rs.50000.00 - up to Rs.2 lakh	Rs.100.00
	Loan limit above Rs.2 lakh to Rs.10 lakh	Rs.200.00
	Loan limit above Rs.10 lakh to Rs.1 crore	Rs.300.00
	Loan limit above Rs.1 crore	Rs.1250.00
	Note: The above are charges per month to be collected on quarterly basis.	
b)	<b>Quarterly inspection charges for Project Loans (excluding agricultural projects)</b>	
	Loan limit up to Rs.1.00 crore	Rs.1000.00 per occasion
	Loan limit above Rs.1.00 crore	Rs.2000.00 per occasion
	Note: The above charges to be collected on quarterly basis.	
c)	<b>Half yearly inspection of vehicles/boats, machineries etc.</b>	
	Loan limit up to Rs.25000.00	Rs.50.00 per occasion
	Loan limit above Rs.25000.00 - up to Rs.1 lakh	Rs.200.00 per occasion
	Loan limit above Rs.1 lakh (Up to Rs 5 lakh)	Rs.500.00 per occasion
	Above 5 lakh	Rs.1000.00 per occasion
d)	<b>Pledge/delivery of goods (including warehouse receipts)</b>	
	Loan limit up to Rs.25000.00	Nil charges

	Loan limit above Rs.25000.00 - up to Rs.1 lakh	Rs.200/- for every occasion
	Loan limit above Rs.1 lakh Up to Rs 5 lakh	Rs.500.00 for every occasion
	Above 5 lakh	Rs.1000.00 for every occasion

<b>V.</b>	<b>Inspection Charges (Priority sector advances)</b>	
	Loan limit up to & inclusive of Rs.25000.00	NIL
	Loan limit above Rs.25000.00	Rs.25.00 per inspection per borrower with a maximum of Rs.250.00 per annum

The above charges are to be levied strictly and credited to Income- IC on loans & advances along with applicable service tax on such charges.

Actual expenses incurred by the bank officials for conducting outstation inspection (if not arranged by the borrower) may be recovered from the borrower separately.

**VI. Delayed submission of stock statements:**

**Charges from 16<sup>th</sup> day (in respect of Borrowers having working capital limits under multiple banking and consortium arrangements) / 8<sup>th</sup> day (in respect of all other Borrowers having working capital limits):- 1% per annum.**

<b>VII.</b>	<b>Issue of registered notices:</b>	Rs.100.00 <b>or</b> actual whichever is higher
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<b>VIII.</b>	Rent and insurance on jewel loans : (revised w.e.f 01.07.2018)	Upto Rs.25000/- : NIL Above Rs.25000/-: Rs.2/- per thousand or part thereof, per annum with a minimum of Rs.50/- & maximum of Rs.1000/- to be debited annually on 31 <sup>st</sup> December.
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**IX. BILLS PURCHASED/DISCOUNTED INCLUDING PURCHASE OF CHEQUES ETC.**

Instruments	Rate per Rs.1000/- or part	Minimum	Handling charges	Collecting bank's charges	Overdue interest	Returning charges
a) Outstation Cheques & document bills	Rs.6/-	Rs.50/-	Rs.50/- per bill plus actual postal registration charges Up to Rs.5000/-	Actual	Sanctioned rate of interest plus 3% penal interest from 11 <sup>th</sup> day	Rs.500/- per instrument plus Registration charges

			no handling charges.			
b) Local cheques	Rs.3/-	Rs.25/-	- N.A.	- N.A-	- N.A. -	- N.A.-
c) Clean demand bills	Rs.7.50	Rs.50/-	Rs.50/- per bill + registration charges	Actual	Sanctioned rate of interest plus 3% penal interest from 11 <sup>th</sup> day	Rs.500/- per instrument plus Registration charges
d) Usance bills	Handling charges at the rate of Rs.100 per bill, interest as stipulated.					
e) Advance against supply bills	-do-					
f) Teachers' salary bill.	At par					

**Guidelines:**

- Discount/Interest charges should be collected at front-end, i.e., at the time of discounting the bills or on granting advance against supply bills.
- Rate of interest on discount of Usance Bills are subject to change from time to time.
- Sanctioned rate of interest means the rate of interest at which working capital limits are sanctioned. Where there is no specific working capital limits sanctioned, sanctioned rate means bank's maximum lending rate.

**X. INLAND BANK GUARANTEES / DPGs AND INLAND LETTER OF CREDITS**

<b>Guarantees:</b>	
<b>S e r v i c e s</b>	<b>charges</b>
Performance Guarantee/Inland LCs	Rs.200.00 + 2.5% p.a. or part thereof
Other than performance Guarantee/DPGs	Rs.200.00 + 3% p.a. or part thereof
Inland LCs, Bank Guarantees, DPGs, fully secured by deposits	Rs.500.00 + 20% of the normal charge with a min. of Rs.250.00 and max. of Rs.1.00 lakh.

**Guidelines:**

- In the first instance commission should be collected for the entire period of Bank Guarantee inclusive of claim period.
- Fraction of a month should be treated as full month for calculation of guarantee commission.
- Commission should be collected for a minimum period of 3 months where the specified period of liability is less than 3 months.

- d. Where the guarantee period is extended, commission should be collected for the extended period from the due date / expiry of claim period (whichever is later) at the above rates with a minimum of Rs.500.00.
- e. Commission prescribed is for individual transactions. However for the total sanctioned limit, processing charges should be collected as usual.
- f. Commission should be collected for the entire period inclusive of claim period. If the guarantee outstanding is beyond the validity period for which guarantee is issued, due to the preventive action initiated by the borrower for making payment to the beneficiary such as stay order from court, arbitration proceedings etc. in such cases additional commission should be collected on a quarterly basis. In case of Inland LCs, commission should be collected for the validity period of LC (i.e. from date of issue to expiry date for negotiation) at the time of issue of LC. In case of DA LC, additional commission for the period upto due date of the bill (from expiry date of LC for negotiation) is to be collected at the time of lodging the bill under LC.
- g. In the case of DPGs commission should be charged on reducing liability on an annual basis at the beginning of the financial year.
- h. In the case of revolving LCs additional charges of Rs.500.00 only are to be collected for every reinstatement. (Commission for the entire period of commitment / LC expiry date should be collected at the time of establishing the LC) .
- i. In case of amendment to an LC, a sum of Rs.500.00 to be levied. For extended period, if any, in the amendment, corresponding charge should be levied additionally at rate prescribed in XII above.
- j. In the case of Bills under our Bank's LC, the LC negotiating branch shall levy the charges for the bills received under LC at Rs.500.00 per bill plus postal charges/communication charges.

#### **XI. FORE-CLOSURE CHARGES:**

For Loans offered under Floating rate of interest: 2% of the outstanding balance in case of loans and aggregate limit in case of working capital facilities except housing loans and term loans (including DPN loans) sanctioned to individuals.

For Loans offered under Fixed rate of interest: 2% of the outstanding balance in case of loans and aggregate limit in case of working capital facilities.

#### **XII. A. COMMITMENT CHARGES FOR NON-UTILISATION OF WORKING CAPITAL LIMITS**

- a. 0.50% p.a on unutilized portion of funded working capital limits of above Rs.1.00 crore if the average quarterly utilisation is less than 75% of the sanctioned limit to be charged quarterly.
- b. Excluded category:
  - i. Working capital limits sanctioned to sick/weak units.



- ii. Export credit (both pre-shipment and post-shipment) as well as against export incentives, viz., Duty drawback, cash compensatory support etc.
  - iii. Inland bills limits extended by way of bills purchased/ discounted.
  - iv. Credit limits granted to commercial banks, financial institutions and co-operative banks including land development banks.
  - v. Limits utilized by way of non-fund based limits by earmarking fund based limits.
  - vi. Crop loans sanctioned in the form of KCCOD/PSOD/OD.
- c. Consortium accounts: In the case of consortium accounts the charges are to be fixed as decided by the consortium.
- d. Multiple banking arrangements: In the case of multiple banking arrangements charges shall be levied purely on the basis of credit limits sanctioned by our bank vis-à-vis availment from our Bank.

**B. COMMITMENT CHARGES FOR NON-FUND BASED LIMITS IF AVERAGE UTILISATION IS LESS THAN 50%:**

Commitment Charges at the rate of 0.25% p.a. on customers having Non-Fund Based limit of above Rs.1.00 crore (w.e.f 01.04.2021) where average utilization is below 50% during the quarter.

**Excluded category:**

- i. Limits sanctioned to sick/weak units/ restructured accounts.
- ii. Borrowers engaged with predominant Export Business.
- iii. Limits extended to Commercial Banks, Financial Institutions and Co-operative Banks.

**XIII. VALUATION CHARGES:**

**1. ESTATE/LAND VALUATION CHARGES:**

(i) For valuation of agricultural properties (by the AFOs):

<b>Value of land/ estate</b>	<b>Valuation charges</b>
Up to Rs.25000	Nil
Above Rs.25000 and up to Rs.5.00 lakh	Rs.300.00
Above Rs.5.00 lakhs and up to Rs.10.00 lakh	Rs.600.00
Above Rs.10.00 lakhs	Rs.60 per lakh with a minimum of Rs.600.00 and maximum of Rs.10000.00

(ii) For valuation of properties other than agricultural properties by empanelled valuers.

Sl. No.	Value of property	Fee payable excluding GST	Minimum	maximum
1.	Up to Rs.5.00 lakh	0.15% of the value	Rs.250/-	Rs.750/-
2	Above Rs.5.00 lakhs and up to Rs.10.00 lakhs	0.125% of the value	Rs.750/-	Rs.1250/-
3	Above Rs.10.00 lakhs and up to Rs.50.00 lakhs	0.10% of the value	Rs.1250/-	Rs.5000/-
4	Above Rs.50.00 lakhs and up to Rs.100.00 lakhs	Rs.5000+0.05% for every Rs.10.00 lakhs or part thereof for beyond Rs.50.00 lakhs	Rs.5000/-	Rs.7500/-
5	Above Rs.100.00 lakhs	Rs.7500+0.025% for every Rs.10.00 lakhs or part thereof for beyond Rs.100.00 lakhs	Rs.7500/-	Rs.10000/-

**Guidelines:**

- a. The valuation charges payable should be borne by the borrower.
- b. When two or more properties are required to be valued at the instance of the borrower, all such properties should be deemed to constitute a single property for the purpose of calculation of value for fixing the fees.
- c. No local conveyance is reimbursable. In case of outstation properties reasonable conveyance and out of pocket expenses are reimbursable.
- d. The same principle shall be applied for making payment of fees to the valuers while valuing securities like machineries, vehicles etc.
- e. As the valuation of agricultural properties are done by AFO/ Branch Heads, charges collected thereon shall be credited to income account of the Branch.

**2. ESTATE/FIELD VISIT CHARGE PER ANNUM:**

a) Plantations	Charges
Upto Rs.25,000.00 limit	Nil
Above Rs.25,000.00 limit	Rs.10.00 per acre, Min. Rs.500.00, Max. Rs.2000.00 per year
b) Other Lands/Crops/activities:	
Upto Rs.25,000.00 limit	NIL
Above 25,000.00 upto 3.00 lakh limit	Rs.100.00 per visit
Above Rs.3.00 lakh upto 10.00 lakh limit	Rs.200.00 per visit
Above Rs.10.00 lakh limit	Rs.1000.00 per visit

**Note:**

1. Plantations shall be visited at least twice in a year.

### 3. JEWEL APPRAISER FEES:

Loan limit	Jewel Appraisal fee rate
Up to Rs 25,000/-	Rs 100/-
Above Rs 25,000/- up to Rs 1.00 lakh	Rs 150/-
Above Rs 1.00 lakh	Rs 150/-+ Rs 100/- per lakh or part thereof for the amount exceeding Rs 1.00 lakh, subject to a maximum of Rs 1000/-

### 4. REAPPRAISAL CHARGES FOR GOLD LOANS:

Particulars	Amount
Up to 10 gold loan packets	Maximum of Rs 500/-
Above 10 packets	Maximum of Rs 500/- Plus Rs 25/- per packet from the 11th gold loan packet and conveyance.

### XIV. ALLOWING DRAWINGS AGAINST CLEARING CHEQUES:

As provided in the sanction / 5% over and above the sanctioned rate/ maximum lending rate inclusive of penal rate for actual days of use of bank funds as the case may be is applicable.

**XV. REVISED CHARGES FOR MULTI BRANCH BANKING FACILITY UNDER OD/ODAD A/Cs**

**(Amount in Rs.)**

<b>I. Service charges to be collected:</b>				
<b>SCHEMES →</b>	<b>OD/ODAD - MoneyPearl</b>	<b>OD/ODAD- MoneyRuby</b>	<b>OD/ODAD - MoneyDiamond</b>	<b>OD/ODAD - MoneyPlatinum</b>
Charges to be paid by the account holder	Rs.1,000 Quarterly	Rs.2,000 quarterly	Rs.6,000 quarterly	Rs.30,000 Quarterly
<b>II. Cash withdrawal facilities &amp; charges.</b>				
At Base Branch (Subject to rules & regulations in force from time to time)	No charges	No charges	No charges	No charges
At Non Base Branch (Subject to rules & regulations in force from time to time)	No charges	No charges	No charges	No charges
[For self cheques (Account holder only) - Maximum withdrawal allowed is ₹ 10 lakh per day Maximum cash withdrawal allowed through 3 <sup>rd</sup> party cheques is ₹ 50,000/- per day]	No charges	No charges	No charges	No charges
<b>The above cash withdrawals at non base branches are only with prior intimation and its approval by the paying branch.</b>				
<b>III. Payment of Multicity Cheques and charges thereon.</b>				
For all centers	No charges	No charges	No charges	No charges
<b>IV. Fund transfer from one account to any other account of the same/other customer within KBL (Such debits are to be supported by cheque):</b>				
For all centers	No charges	No charges	No charges	No charges
<b>V. Fund transfer from one account to any other account across Banks (Such debits are to be supported by cheque):</b> Number of transactions under the free limit should not be more than the number mentioned there on for each scheme. Above that, from the next transaction onwards, charges as indicated are applicable, even if the aggregate value is within free limit.				
For Payment through RTGS/NEFT systems (Such debits are to be supported by cheque and to be accompanied by RTGS/NEFT form signed by account holder)	Free up to Rs.25 lacs per month. Thereafter, normal charges are applicable (maximum number of transactions per month under the free limit is 50)	Free up to Rs.50 lacs per month. Thereafter, normal charges are applicable (maximum number of transactions per month under the free limit is 100)	Free up to Rs.250 lacs per month. Thereafter, normal charges are applicable (maximum number of transactions per month under the free limit is 150)	Free.
<b>Demand Draft From Any Branch (By debit to the account).</b>				
Demand Draft (Such debits are to be supported by cheque and to be accompanied by DD application form signed by account holder)	Free up to Rs.5 lacs per day. Thereafter, normal charges are applicable	Free up to Rs.10 lacs per day. Thereafter, normal charges are applicable	Free up to Rs.25 lacs per day. Thereafter, normal charges are applicable	Free
	Maximum number of DD per month under the free limit is restricted to 50			

<b>VI. Collections</b>				
Cash Deposit at Base branch. (For Deposit in single day) (Subject to rules & regulations in force from time to time)	upto Rs.7.50 lakhs – FREE. Above Rs.7.50 lakh to Rs.10 lakh – Rs. 100/- per lakh Above Rs.10 lakh Rs.200/- per lakh.	upto Rs.10 lakhs – FREE. Above Rs.10 lakhs Rs.200/- per lakh.	upto Rs.25 lakhs – FREE. Above Rs.25 lakhs Rs.200/- per lakh.	Free
Cash Deposit at Base / Non Base branch. (For Deposit in single day) (Subject to rules & regulations in force from time to time)  <b>By Self (Account Holder) only.</b>	upto Rs.7.50 lakhs – FREE. Above Rs.7.50 lakh to Rs. 10 lakh – Rs. 100/- per lakh Above Rs.10 lakh Rs.200/- per lakh.	upto Rs.10 lakhs – FREE. Above Rs.10 lakhs Rs.200/- per lakh.	upto Rs.25 lakhs – FREE. Above Rs.25 lakhs Rs.200/- per lakh.	Free
Depending on Cash position at Branches (both base and non base branches), for cash deposit in smaller denomination of below Rs.100/-, branch may charge additional charges of Rs.1/- per thousand.				
<b>Cheque Collection &amp; Charges thereon</b>				
At base location – within the clearing zone.	Free.	Free.	Free.	Free.
<b>At non-base location Number of instruments under the free limit should not be more than 100per month. Above that, from the next transaction onwards, charges as indicated are applicable, even if the aggregate value is within free limit</b>				
COMMISSION FOR OUTSTATION CHEQUE COLLECTION (OBC)  <b>(For Cheques drawn on other Banks)</b>	Free up to Rs.10 lacs per month. Thereafter, normal charges are applicable	Free up to Rs.30 lacs per month. Thereafter, normal charges are applicable	Free up to Rs.100 lacs per month. Thereafter, normal charges are applicable	Free
<b>Note: Branch should lodge the instruments in Finacle Menu Option BM.</b>				
<b>commission for outstation cheque collection for cheque drawn on our bank branch</b>	No Charges	No Charges	No Charges	No Charges
<b>Speed clearing</b>	No Charges	No Charges	No Charges	No Charges
<b>Other Bank charges if any &amp; other charges, service tax etc. if any shall be levied extra.</b>				
<b>VII. Cheque Return Charges (in respect of Cheques Drawn by the account holders)</b>				
Both Local and out station cheques' returned	If the cheque Amount upto Rs.10,00,000/- then Rs.100/- per instrument If the Cheque Amount is more than Rs.10,00,000/- then Rs.1,000/- per instrument.			
Note: In case of Local / Outstation Cheque is returned for technical reasons as detailed here below no Cheque Return Charges should be levied:				
<ol style="list-style-type: none"> <li>1. Withdrawal stopped owing to death of account holder.</li> <li>2. Instrument post dated.</li> <li>3. Instrument outdated / stale.</li> <li>4. Instrument mutilated requires Banks Guarantee.</li> <li>5. Clearing House Stamp / Date required.</li> <li>6. Wrongly delivered / not drawn on us.</li> <li>7. Image not clear, present again with paper.</li> <li>8. Present with document.</li> <li>9. Item listed twice.</li> <li>10. Paper not received.</li> <li>11. Crossed to two Banks.</li> <li>12. Crossing stamp not cancelled.</li> <li>13. Clearing stamp not cancelled.</li> <li>14. Instrument specially crossed to another Bank.</li> <li>15. Required information not legible / complete / required.</li> <li>16. Altered cheque in case of CTS 2010 Standard Cheque.</li> <li>17. If the cheque is returned for the reason 'Stop Payment' no charges.</li> </ol>				

<b>VIII. Cheque Book Charges</b>				
Cheque Book charges	300 cheque leaves free per calendar year thereafter, RS.4/- per cheque leaf	600 cheque leaves free per calendar year thereafter, RS.4/- per cheque leaf	1000 cheque leaves free per calendar year thereafter, Rs.4/- per cheque leaf	Free
Stop payment charges	<b>Rs.200/- per instrument Maximum of Rs.2000/- per instruction</b>			
MoneyPlant Visa International Debit Card to eligible account holders (for eligible accounts)	With per day cash withdrawal limit of Rs.40000/- and POS limit of Rs. 1,00,000/-.	Gold card with per day cash withdrawal limit of Rs.40000/- and POS limit of Rs.1,00,000/-.	Gold card with per day cash withdrawal limit of Rs.40000/- and POS limit of Rs.1,00,000/-.	Gold card with per day cash withdrawal limit of Rs. 40000/- and POS limit of Rs.1,00,000/-.
Internet Banking – MoneyClick for eligible accounts.	Registration Free. Fund transfer within the Bank (subject to ceiling), Utility bill payment etc will not attract any charge from bank side.			
SMS Alerts, if subscribed. (w.e.f. <b>01.04.2019</b> )	SMS Alert on all type of transactions (customer induced) of Rs.25,000/- and above – Free. Below the limit ₹ 0.15 per SMS.			
<b>X. Statement of Account:</b>				
If Daily only	RS.15/- per page irrespective of number of entries			
If Weekly only	RS.10/- per page irrespective of number of entries			
If Monthly only	Free Free monthly e-statements are also available on request and the same shall be sent to those who are authorized to operate the account.			
<b>NB:</b> 1. Base Branch/ Location refers to the Branch where the customer maintains his MBB Account.				
2. All charges are exclusive of Service Tax, Surcharge etc wherever applicable.				
3. All charges and limits are subject to change.				
4. Proceeds of cheque/s deposited for collection will be available for utilization only after realization.				
5. Charges for any services not covered herein shall be at the prevailing rates prescribed from time to time				
6. A customer is eligible to have MBB account in the Bank under any one particular tier only.				
7. ‘Month’ means a calendar month and ‘Year’ means a financial year (April to March), unless specified otherwise.				
8. Branches shall monitor all MBB accounts properly.				

## XVI. SCHEDULE OF CHARGES FOR FOREIGN EXCHANGE TRANSACTIONS:

**Note:** The charges stipulated herein are excluding the following, wherever applicable:

- (i) Swift charges, Nostro charges, Postage/Courier and other out of pocket expenses.
- (ii) Service tax.
- (iii) Correspondent bank / other bank's charges, if any.

1 EXPORT (including deemed export transactions):		
A	COMMISSION ON EXPORT BILLS FINANCED (PURCHASED/DISCOUNTED/NEGOTIATED/GRANTED)	RUPEE ADVANCE
i.	Bill drawn under LC (Foreign Currency and Rupee bill)	0.10% Min Rs.500 Max Rs.2000
ii.	Non LC/Direct Bill (Foreign Currency and Rupee bill)	0.25% Min Rs.250 Max Rs.2000
iii.	When portion of the bill amount is financed and remaining portion is handled on collection basis	
	(a) On the amount financed	As per 1A.i OR ii as the case may be
	(b) On the amount under collection (including amount credited/to be credited to EEFC account)	As per 1B.i OR iii as the case may be
	Total commission under iii (a) and (b) together is subject to maximum of Rs.5000	
iv.	When export bill is sent for negotiation to another bank in India	As per 1.A.i (in addition to other bank's charges)
v.	Where reimbursement under a letter of credit is claimed by another bank in India from our bank where Vostro account is being maintained with us.	As per 1.A.ii
vi.	In respect of discrepant documents negotiated under restricted letters of credit, for joining in customers' guarantees / indemnities and for giving guarantees/ indemnities on behalf of customers to other banks in India	As per 1.A.ii
vii.	XOS charges for export bills financed which are overdue as	Rs.250 per bill per quarter

		at the end of each quarter (i.e where the proceeds are not received in Nostro account on or before the due date/extended due date (extended by the Bank/RBI), [To be collected in the first week of next quarter]	
	viii.	For Crystallization of Foreign Currency export bill	Rs.500 per bill
	ix.	For extension of due date of export bill	Rs.500 per extension per bill
	x.	For return/dishonour of export bill	Rs.2000 per bill
	Note:	In case of export bills drawn on countries with externalization problems but paid in local currency and the exporter has obtained necessary approval from Reserve Bank of India for extension, Xos charges as above shall not be levied.	

<b>BEXPORT BILLS SENT ON COLLECTION/UNDER CONSIGNMENT ARRANGEMENTS</b>			
	i.	For Foreign Currency and Rupee bill	0.0625% Min Rs.250 Max Rs.5000
	ii.	For Foreign Currency and Rupee bill where advance payment towards exports is received.	0.0625% Min Rs.250 Max Rs.5000
	iii.	If the documents are sent by the exporter directly to the overseas buyer (wherever permitted) [to be collected while disposing of the relative GR forms]	0.0625% Min Rs.250 Max Rs.5000
	iv.	XOS charges for export bills sent on collection which are overdue as at the end of each quarter (i.e where the proceeds are not received in India on or before the due date/extended due date (extended by the Bank/RBI) [To be collected in the first week of next quarter]	Rs.250 per bill per quarter



v.	For Extension of due date of export bill	Rs.500 per extension per bill
vi.	For Write off of export bill	Rs.500 per bill
vii.	For return/dishonour of export bill	Rs. 2000 per bill
viii.	Delayed submission of Export bills	Rs. 250 if the bills are submitted beyond 21 days from the date of shipment (for all cases including advance payment bills)
Note:	(a) In case of export bills drawn on countries with externalization problems but paid in local currency and the exporter has obtained necessary approval from Reserve Bank of India for extension, Xos charges as above shall not be levied.	
	(b) Where bank charges are to be recovered from the drawee, but are refused by them, such charges shall be recovered from the exporters.	

<b>C EXPORT LETTERS OF CREDIT/STANDBY LETTERS OF CREDIT</b>		
i.	Advising commission (to be collected when our bank is chosen as advising bank)	Rs.500 per LC Rs.250 per instance of amendment
ii.	For passing on LC to the beneficiary which has been advised by another Bank	Rs.250 per LC / per instance of amendment
iii.	Adding confirmation to a letter of credit (with prior permission from sanctioning authority. This permission is available only with Head Office at present). The indicative charges for Bank with good standing are as below.	
a.	Commitment charge (for the full validity of the credit)	0.15% for every quarter or part thereof with a minimum of Rs.250
b.	Usance charge (for the tenor of the bills)	
	Up to 3 months sight	0.25% Min Rs.250
	Above 3 months sight: For the first 3 months For the remaining period	0.25% 0.15% per month Min Rs.500

Note:	(i) For extension of LC exceeding 3 months from the date of the LC, additional commitment charge shall be collected.
	(ii) For enhancement in the amount of LC, both commitment and usance charge on the enhanced portion shall be collected from the date of such enhancement.
iv.	Advise of transfer (whether full or in part)
	Each transfer Rs.500 Each amendment Rs.250

<b>2 IMPORT</b>	
<b>A</b>	<b>COMMISSION ON IMPORT LC/STANDBY LCs</b> [To be collected on the total amount inclusive of interest amount and tolerance level]
i.	For establishment of LC
a.	Commitment charge (for the full validity of the credit i.e., from the date of opening of the LC to the last date for negotiation)
	0.15% for every quarter or part thereof Minimum of Rs.250
b.	Usance charge (according to the tenor of the bill) For bills upto 3 months sight Above 3 months: For the first 3 months For the remaining period
	0.20% Min Rs.250  0.20% 0.075% per month Min Rs.500
ii.	For establishment of LC backed by 100% cash margin
	25% of 2.A.i Min Rs.500
iii.	For amendment to LC
a.	Extending the validity of the LC beyond three months period (On the outstanding liability under the LC)
	Commitment charge as per 2.A.i.a Min Rs.500
b.	Extending the usance period/tenor
	Usance charge as per 2.A.i.b Min Rs.500
c.	Enhancement in the value of LC (On enhanced portion from the date of such enhancement)
	Commitment and usance charge as per 2.A.i.a & b Min Rs.500
d.	Any other amendment
	Rs.500
iv.	For revival or reinstatement of an expired LC (At the option of the Bank within 3 months from the date of expiry of LC)
	Commitment and usance charge as per 2.A.i.a & b (for the period from the date of expiry upto the validity period of the revived LC)

<b>B</b>	<b>COMMISSION ON IMPORT BILLS UNDER LC</b>		
i.	For retirement of Import Bill (Foreign Currency)	0.15% Min Rs.500 Max Rs.1000	
ii.	For retirement of Import Bill (Rupee)	0.25% Min Rs.1000	
iii.	For crystallization of Import Bill (Foreign Currency)	0.15% Min Rs.1000 Max Rs.5000	
iv.	Discrepancy charges per Bill (Revised w.e.f 30.09.2020)	Existing	<b>Revised w.e.f 30.09.2020 (HO:CREDIT:CIRCULAR:GF-7:69:2020-21 dt 30.09.2020)</b>
		USD 50 or equivalent	
Note:	If the crystallization of the Rupee liability of an import bill under the Forward Exchange Contract results in early / late delivery, swap charges and interest from the date of debit to nostro account till the date of crystallization shall be collected (in consultation with ID)		

<b>C</b>	<b>COMMISSION ON NON LC IMPORT BILLS</b>		
i.	For retirement of Import Bill (Foreign Currency/ Rupee)	0.25% Min Rs.250 Max Rs.1000	
ii.	For retirement of direct bill (i.e. received by importers from the overseas exporters/banks) (Foreign Currency/ Rupee)	0.25% Min Rs.250 Max Rs.1000	
iii.	For each advance remittance against imports	0.25% Min Rs.250 Max Rs.1000	
iv.	For crystallization of Import Bill under buyers credit	0.25% Min Rs.500 Max Rs.5000	
v.	For dishonor/return of bill	USD 25.00 or its equivalent to be collected from overseas suppliers / Bank.	

<b>3</b>	<b>CLEAN INSTRUMENTS</b>		
<b>A</b>	<b>INWARD REMITTANCES</b>		
i.	Encashment/Purchase of TT/MT/DDs drawn on our bank		
	a.	Where cover has been received in Nostro Account	Current TT buying rate
	b.	Where cover has not been received in Nostro Account	Bills buying rate. Interest shall be recovered separately at applicable rate for a transit period of 15 days.
ii.	Encashment/Purchase of personal cheques, demand drafts, International money orders, bankers' pay orders payable abroad	Cheque purchase rate. Interest shall be recovered separately at applicable rate for a transit period of 15 days.	

Note:	It shall be optional for the encashing bank in India to pay on application or await receipt of cover in respect of Demand Drafts/Mail Transfers/Telegraphic Transfers and pay thereafter. Instruments will be purchased at the Authorised Dealer's discretion and on specific request from the customer.	
iii.	For each clean payment effected in Rupees under instructions from a foreign correspondent where cover is received. (including advance payment towards exports)	Rs.100
iv.	For effecting the inward remittances in Foreign Currency by issuing DD/SWIFT	USD 25 or equivalent (to be collected from the beneficiary/beneficiary's banks as the case may be)
v.	For instruments sent for collection abroad	0.20% Min Rs.100 (Charges need not be collected if the proceeds of the instruments are invested in term deposits for 1 year and above. However, if the term deposit is prematurely closed within one year, then applicable charges to be collected at the time of closure of the term deposit)
vi.	For Foreign Currency instruments sent for collection within India	OBC charges as applicable for inland transactions
Note:	In case of (v) and (vi) above, if the proceeds are on account of export bill submitted and received in our nostro in foreign currency only courier charges to be collected.	

<b>B</b>	<b>OUTWARD REMITTANCES</b>	
i.	For outward remittances	0.10% Min Rs.250 Max Rs.1500
ii.	For Foreign Currency DD	Rs.100.00
iii.	For issue of duplicate Foreign Currency DD a. If original DD is surrendered b. If original DD is not surrendered	Rs.200.00 Rs.1500.00
iv.	For outward remittance from NRE/FCNR A/Cs	Charges need not be collected
v.	For outward remittance on account of Education Loan	Charges need not be collected

<b>4</b>	<b>GUARANTEES</b>	
i.	For Guarantee in respect of clearance of goods pending production of BL/issue of delivery order	

a.	Import under LC established by our bank	Rs.750
b.	Others	As applicable to Domestic Bank Guarantee
ii.	Export performance guarantees for project Exports which include: a) Bid Bonds b) Bonds for earnest money c) Guarantees for advance payments made by foreign buyers to Indian Exporters/ contractors	
	<p>A. In the case of guarantees covered by EPG of ECGC, banks shall collect commission at 0.45% where cover under EPG of ECGC is 75% and 0.35% where cover under EPG of ECGC is 90%. In addition the ECGC premium at the applicable rates may be collected and remitted to the ECGC.</p> <p>B. In case of guarantees issued against 100% counter guarantees of the Government of India, commission shall be charged at the rate of 0.30% per annum.</p> <p>C. In case of guarantees issued against cash deposit to the extent of banks liabilities commission shall be charged at the rate of 0.10% pa. with a minimum of Rs.200/- and maximum of Rs.1,000/-</p> <p>D. In case of performance guarantees which are not covered by cash deposits or ECGC/Government of India counter guarantees commission shall be charged at the rate of 2.5% p.a.</p> <p>E. Commission for issuing bid-bonds for suppliers to projects carried out abroad shall be recovered to the extent of 25% thereof for the full period of validity of the bonds at the time of issue. If the bid materializes the balance 75% of the commission shall be recovered.</p> <p>However, if the bid gets frustrated there will not be refund of that part of the commission collected</p>	
iii.	Export performance guarantees, Bid-bonds etc. [other than for Project Exports] and export performance guarantees covering export obligations in terms of import trade control regulations and export performance guarantees / bid bonds connected with deemed exports	
	0.085% per month for the specified period of liability. Where the guarantee period is less than three months, commission recoverable will be 0.25% of the guaranteed amount. In case of early redemption of the guarantee a minimum of 50% of the commission for the unexpired period (i.e from the date of redemption to the expiry date) shall be refunded.	
	Commission for issuing bid bonds for supplies connected with deemed exports / direct exports other than project exports shall be recovered to the extent of 25% thereof for the full validity of the bonds at the time of issue. If the bid materializes, the balance 75% of the commission shall be recovered. However, if the bid gets frustrated there will not be refund of the part of the commission collected.	
iv.	Deferred payment guarantees covering imports of goods into India	
	0.50% per quarter or part thereof for the specified period of liability calculated on the amount of liability under such guarantees at the beginning of every quarter.	

v.	All other guarantees / Buyers Credit/ Suppliers Credit/ ECB
	0.15% per month for the specified period of liability. Where the guarantee period is less than two months, commission recoverable shall be 0.25%. In case of early redemption 50% of the commission be refunded for the unexpired period (i.e. From the date of redemption to the expiry date of. the guarantee), provided unexpired period shall not be less than 3 months and refundable amount exceeds Rs.200/- .The minimum charge for any guarantee shall be Rs.500/- unless a lower charge is otherwise specified

<b>5 COMMISSION IN LIEU OF EXCHANGE</b>	
1. <b>Additional commission @ 0.125%</b> with maximum of Rs.5000 shall be collected from the exporter in case of following transactions:	
i.	Where pre-shipment advance has been granted by our bank against a letter of credit / export order but the documents under the relative letter of credit/ export order are negotiated through another bank.
ii.	Where the proceeds of an export bill negotiated by our bank is paid in foreign currency to another bank.
iii.	Where an export bill is sent for collection abroad by our bank but the payment is received in Rupees through another bank in India.
2. <b>Additional commission</b> as above shall not be collected in the following cases:	
i.	All debits and credit to EEFC account.
ii.	Deemed export bills in foreign currency as defined by the Reserve Bank of India/ Exim policy from time to time.

<b>6</b>	<b>FORWARD EXCHANGE CONTRACTS</b>	
i.	For booking of forward contract	Rs.500
Note:	No charge in respect of exchange contracts booked on behalf of NRI customers against the deposits held to cover the deposits.	

<b>7</b>	<b>PROCESSING CHARGES</b>	
	Export Credit / Import Credit (Funded and Non-Funded)	0.25% on the total export/ import credit limits sanctioned with a maximum of Rs. 5,00,000 per sanction/renewal
Note:	In case both forex and domestic credit limits are sanctioned then processing charges should be calculated separately at the rates prescribed for forex and domestic credit limits. However, the maximum processing charges to be collected shall not exceed Rs. 15.00 lakhs for both Forex and domestic credit limits per renewal. For Gold Card holders where limits are sanctioned for 3 years, the maximum processing charges per renewal shall not exceed Rs.10.00 lakhs. Guidelines mentioned under domestic processing charges are also applicable to forex limits.	

<b>8</b>	<b>CERTIFICATES</b>	
	Rs. 100/- per certificate/ attestation. (Excluding E-BRC as the same is issued at free of cost)	

9 MISCELLANEOUS INSTRUCTIONS									
i.	Courier/Postage charges are to be collected at the time of lodging the export bill irrespective of whether the bill is financed or handled on collection basis.								
ii.	In case of merchant trade transactions, commission for import leg as well as export leg shall be collected separately at applicable rates.								
iii.	In case of FDI transactions, with regard to reporting of ARF and FCGPR, the branch shall collect handling charges of Rs. 2000/- per instance.								
iv.	In case of ODI transactions, with regard to reporting of ODI transaction for obtaining UIN, additional investment reporting and APR submission, the branch shall collect handling charges of Rs. 2000/- per instance.								
v.	<p><b>SWIFT charges on Import bills and Outward Remittances(OTT)/ DD in Foreign Currency (Ref: HO:CREDIT:CIRCULAR:GF-7:68:2020-21 dated September 30, 2020).</b></p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>SWIFT Charges</th> </tr> </thead> <tbody> <tr> <td>Import Bills</td> <td>Rs.1500+GST</td> </tr> <tr> <td>Outward remittances</td> <td>Rs.500+GST</td> </tr> <tr> <td>Foreign Currency DD</td> <td>Rs.500+GST</td> </tr> </tbody> </table> <p><b>Note: Swift charges need not be collected for outward remittances/DD for a) NRE/FCNR a/c, b) Education Loan.</b></p>	Particulars	SWIFT Charges	Import Bills	Rs.1500+GST	Outward remittances	Rs.500+GST	Foreign Currency DD	Rs.500+GST
Particulars	SWIFT Charges								
Import Bills	Rs.1500+GST								
Outward remittances	Rs.500+GST								
Foreign Currency DD	Rs.500+GST								

Note: As per the existing guidelines, 50% of the normal charges are collected in case of Gold Card holders. Please note that 50% concession is applicable for the stipulated percentage of commission and maximum charges only and not for minimum charges stipulated.

**For Gold Card holders concessions permitted on service charges have to be handled manually by branches/CPC.**

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