

Sl. No.	Name of Clusters	Focus Branches	Zone	Concession
1	Textile	All branches in the state of Gujarat with Surat Zone	Surat	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in general and 100% waiver in EM Charges in case of takeover loans
2	Ceramic cluster	All branches in Ahmedabad Zone	Ahmedabad	<ul style="list-style-type: none"> • Commission for export transaction at max of Rs 2000.00 per export transaction and Rs 3000.00 per import transaction for inward and outward remittance. • In case of take over accounts, ZLCC may waive processing charges for the first year, after due negotiations with the borrower for recovery of such charges. Thereafter, card rates shall apply. • Commission in Money Guarantee @ 1.50% p.a • minimum cash margin for Financial Guarantee to 15% • Fresh Term Loan shall attract upfront fee as per norms. Other fresh credit facilities shall attract processing charges at card rates. • Pre payment charges applicable as per guidelines. • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
3	Textile cluster Ichalkaranji	Ichalkaranji Branch	Pune	<ul style="list-style-type: none"> • 50% concession in Documentation / TERM Loan Review Charges • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in EM charges in case of takeover loans.
4	Amabattur Padi MSME Cluster	Padi , Ambattur, IND MSME Ambattur, SIDCO Women Industrial Park , Kattur village, Thirumullaivoyal , SIDCO Mogappair, SIDCO Tiruvallur, SIDCO Gummidipoondi, SIDCO Thirumazhisai and Ambattur Vijayalaksh mipuram Branch	Poonamalle	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans • Import bill collection charges at flat Rs. 1000/- + GST
5	Packaging cluster	All branches at Morvi, Rajkot, Himmatnagar and Ahmedabad	Ahmedabad	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans

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6	Cycle & auto parts etc	All the Branches with Ludhiana Zone	Ludhiana	<ul style="list-style-type: none"> • 75% concession In processing fee for first year • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans • Import Bill collection charges at flat 1000/- + GST
7	Hosiery cluster	All branches of Ludhiana Zone.	Ludhiana	<ul style="list-style-type: none"> • 75% concession In processing fee for first year • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans • Import Bill collection charges at flat 1000/- + GST
8	Panipat textile	Panipat Branch and Sector 12 Branch	Karnal	<ul style="list-style-type: none"> • 50% concession in processing charges working capital facilities. • 50% concession in processing charges Term loan facilities. • 50% concession on Guarantee commission and LC commission. • 50% concession on EM charges
9	Cotton Ginning cluster	Belgaum, Bellary, Bijapur, Raichur, Shahpur, Gulbarga, Ranebennur and Koppal	Hubbali	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans • Import bill collection charges at flat Rs.1000/- + GST
10	Auto component cluster	1. Hosur Main Branch 2. IND MSME Hosur Branch 3. Zuzuwadi 4. Perandapalli 5. Bangalore Road 6. NGGO Colony 7. Mathigiri 8. Belagondapalli 9. Mullai Nagar	Dharmapuri	<ul style="list-style-type: none"> • Waiver of upfront processing charges in case of Takeover of Term loans.
11	Timber cluster	All the branches of Bangalore Zone.	Bangalore	<ul style="list-style-type: none"> • 50% concession in Commission on NFB facilities (viz. LC and BG) • 50% concession of processing charges / document charges irrespective of Working capital and term loan for new accounts. • Exchange margin for forward cover at 5 paise. • Import bill collection charges at flat Rs 1000/- +Applicable GST. • Waiver of prepayment charges except for takeover

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12	Light Engineering Goods	Branches under Gurgaon / Delhi Central / Delhi South / Noida and Meerut Zone.	Gurgaon	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
13	Packaging cluster	All Branches of Surat Zone.	Surat	<ul style="list-style-type: none"> • 75% concession in processing charges for new accounts • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
14	Pharmaceutical cluster	All branches under Surat Zone	Surat	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
15	Textile cluster	Branches located at Jaipur, Bilwara, Jodhpur, Pali, Balotra, Kishangarh & Chittorgarh	Udaipur	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans • Import bill collection charges at flat Rs. 1000/- + GST
16	Hosiery cluster	All Branches in Tiruppur Districts	Tiruppur	<ul style="list-style-type: none"> • 75% concession in processing fee for first year. • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
17	Cotton Ginning cluster	All Branches under Karimnagar Zone.	Karimnagar	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
18	Light Engineering Goods	Faridabad (Sector 17, Sector 29, Sector 37, Faridabad Main, Ballabhgarh) with Delhi South Zone and Palwal Branch	Gurgaon	<ul style="list-style-type: none"> • 50% concession in processing charges working capital facilities. • 50% concession in processing charges Term loan facilities. • 50% concession on Guarantee commission and LC commission. • 50% concession on EM charges

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19	Granite cluster	Branches in Karimnagar, Warangal, Khammam and Nizamabad District	Karimnagar	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
20	Pump cluster	All Rajkot city branches and Ahmedabad city branches	Ahmedabad	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
21	Textile Cluster	All Branches located in Salem Zone	Salem	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
22	Saw mill cluster	Kheda District- Nadiad, Pij Road, Piplag, Davda, Kanjoda, Surasmal, Microsate Kathial. Anand District – Anand Branch, Dharmraj Branch and Borsad Branch.	Surat	<ul style="list-style-type: none"> • 75% concession in processing charges for takeover of accounts • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
23	Granite & Marble cluster	Branches in Udaipur , Kishangarh , Ajmer, Abu Road, Sirohi Rishabhdev, Rajsamand, Nathdwara, Chittorgarh and Kota areas	Udaipur	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans • Import bill collection charges at flat Rs. 1000/- + GST
24	Iron and Steel cluster	<ul style="list-style-type: none"> • Bassi Pathana • Fathegarh Sahib, • Khant • Mandi Gobindgarh • Mandi Govindgarh • Sirhind 	Chandigarh	<ul style="list-style-type: none"> • 50% concession in processing charges for FB & NFB Facilities • 100% concession in EM and Documentation charges. • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans.
25	Pharmaceutical	All branches under Ahmedabad Zone	Ahmedabad	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans

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26	SIPCOT & SIDCO Industrial Cluster for Kancheepuram Dist	SIPCOT & SIDCO industrial areas of Kancheepuram Districts	Kancheepuram	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits. • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans. • Import bill collection charges at flat Rs.1000/- + GST.
27	Trader cluster	All the branches of Bangalore Zone	Bangalore	<ul style="list-style-type: none"> • 50% concession in commission on NFB / Bills / FBP. • 50% concession in processing charges for FB and NFB limits • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans • Import bill collection charges at flat Rs. 1000/- + GST Total concession in commission should not exceed ZLCC powers.
28	Pharmaceuticals	All branches in the state of Madhya Pradesh with Bhopal Zone	Bhopal	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans • Import Bill collection charges at flat 1000/- + GST
29	Traders Cluster	All branches in the Districts of Dakshina Kannada & Mysore under Mysore Zone.	Mysore	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
30	Metal Handicrafts cluster	AD branches under Moradabad Zone	Moradabad	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
31	General Engineering cluster	SSI Peenya, Rajajji Nagar, MG Road, Bangalore City , Electronic City.	Bangalore	<ul style="list-style-type: none"> • 50% concession in commission on Bank Guarantee and ILC/FLC limits. • 50% concession in processing charges for FB and NFB limits. • 50% concession in Documentation charges in case of takeover loans & new loans • 50% concession in EM charges in case of takeover loans. • Waiver of up front processing charges in case of takeover. • Exchange margin for forward cover at 5 paisa. • Import bill collection charges at flat Rs.1000/+ GST. • Waiver of prepayment charges except for takeover.

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32	General Engineering cluster	All branches situated at Rajkot District	Ahmedabad	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans • Exchange margin for forward cover at 5 paise • Import bill collection charges at flat 1000/- + GST per bill. • 50% of Card Rate Documentation charges for New Units
33	Chemical & Dyes	All Ahmedabad City, Gandhinagar City Branches & Nearby Branches	Ahmedabad	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans • Exchange margin for forward cover at 5 paise • Import bill collection charges at flat 1000/- + GST per bill. • 50% of Card Rate Documentation charges for New Units • LC Discrepancy charges at 75/- or its equivalent per document
34	Auto ancillary cluster	Branches situated in Alwar district of Jaipur Zone	Jaipur	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charge in case of takeover of term loan • Exchange margin for forward cover @ 5 paise • Import bill collection charges @ flat Rs 1000/- + GST • LC discrepancy charges : USD 75.00 or its equivalent per document. • 50% concession in Documentation & EM charges in case of takeover loans
35	Timber cluster	All branches in the state of Gujarat and Ahmedabad Zone	Ahmedabad	<ul style="list-style-type: none"> • Import bill collection charges at flat Rs. 1000/- + GST
36	Commercial vehicle cluster	Urban & Semi urban Branches falling under Dibrugarh, Sibsagar, Tinsukia, Charaideo and Jorhat Districts	Dibrugarh	Upfront fee @ 0.50% including service tax
37	Textile, Zari Cluster	All Branches of Kanpur Zone	Kanpur	<ul style="list-style-type: none"> • 50% concession in processing charges for FB & NFB Facilities • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
38	Textile Industry	All the branches in Jaipur Zone	Jaipur	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans.

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39	Carpet Cluster	<ol style="list-style-type: none"> 1. Nadesar 2. Bhadohi 3. Khamariya 4. Godowali (G035) 5. Mahabir Mandir Road (U502) 6. Varanasi (V009) 7. Station Road Branch (K618) 8. Mughalsarai (M727) 	Varanasi	<ul style="list-style-type: none"> • 50% concession in processing charges for FB & NFB Facilities for new accounts. • Waiver of upfront processing charge in case of takeover of term loan. • 50% concession on BG and ILC/FLC commission. • Import bill Collection charges at flat Rs.1000/-+ GST per bill. • Export Bill realization charges at flat Rs. 1000/- + GST per bill • Exchange margin for forward cover @ 5 paisa. • Inward / outward remittance at flat Rs. 1000/-+ GST per remittance • Quoting of exchange rate : Card rate + 10 paisa
40	Auto Components & Engineering goods	<ul style="list-style-type: none"> • Pimpri Chinchwad(1698) • Deccan Gymkhana(324) • MCB, Deccan Gymkhana(3287) • Kirkee (1481) • Bhosari (2652) 	Pune	<ul style="list-style-type: none"> • 50% concession in processing fee. (FB+NFB). • Waiver of upfront processing fee in case of takeover of both TL & WC for CR IB BBB and above.
41	Timber Processing & Timber Traders (Retail & Wholesale)	All branches in the state of Gujarat and Ahmedabad Zone.	Delhi (Central)	<ul style="list-style-type: none"> • 50% concession in processing charge/ documentation charges for both FB and NFB limits in for new accounts and renewal of existing accounts. • Waiver of pre-payment charges except for takeover. • LC Commission at 0.75% p.a. • 50% concession in BG Commission • Exchange margin for forward cover at 5 paisa. • Import bill collection charges at flat Rs.1000/- + GST
42	Plywood & Timber cluster	All branches with Lakimpurkheri Zone	Lakimpurkheri	<ul style="list-style-type: none"> • 50% concession in processing fee for new accounts. (FB+NFB). • 50% concession in Documentation charges for new accounts. (FB+NFB). • Waiver of prepayment charges except for take over • 50% concession in BG Commission charges • Import bill collection charges @ flat Rs. 1000/- + GST
43	Footwear cluster Bahadurgarh	Bahadurgarh, Badli & Jhajjar	Gurgaon	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
44	Textile	All Branches under Ahmedabad Zone	Ahmedabad	<ul style="list-style-type: none"> • Waiver of pre-payment charges except for takeover. • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans

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45	Footwear cluster	Ind MSME Delhi Peragarhi Branch, Janakpuri, Kirti Nagar, Karol Bagh, Pitampura. Punjabi Bagh, Rajouri Garden, Tilak Nagar.	Delhi (Central)	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
46	Engineering goods	All branches in the state of Madhya Pradesh with Bhopal Zone	Bhopal	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
47	Traders Cluster for Tiruvannamalai Dist	All branches in Tiruvannamalai Zone	Tiruvannamalai	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
48	Sports Goods Cluster	All Branches under Jalandhar Zone	Jalandhar	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
49	Carpet Cluster	1. Mirzapur (M709) 2. Mirzapur IB (M085) 3. Shivala Mahanth (M712) 4. Jangi Road (J570) 5. Barkacha (B670) 6. Robertsganj (R644) 7. Robertsganj IB (R079)	Mirzapur	<ul style="list-style-type: none"> • 50% concession in processing charges for FB & NFB Facilities for new accounts. • Waiver of upfront processing charge in case of takeover of term loan. • 50% concession on BG and ILC/FLC commission. • Import bill Collection charges at flat Rs.1000/-+ GST per bill. • Export Bill realization charges at flat Rs. 1000/- + GST per bill • Exchange margin for forward cover @ 5 paisa. • Inward / outward remittance at flat Rs. 1000/-+ GST per remittance • Quoting of exchange rate : Card rate + 10 paisa
50	Chemical & Dyes	<ul style="list-style-type: none"> • Gotri • Ankaleshwar • Panoli 	Surat	<ul style="list-style-type: none"> • 50% concession in processing charges for FB & NFB Facilities. • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of takeover • 50% concession in Documentation & EM charges in case of takeover of Term loans.
51	Contractor Cluster	All branches in Ahmedabad & Mehsana Districts under Ahmedabad Zone	Ahmedabad	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits. • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans

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52	IT/ ITES sector	1. Jabalpur IB 2. Jabalpur Adartal 3. Jabalpur City office 4. Jabalpur city lines. 5. Jabalpur Fawara Chowk 6. Jabalpur Galgala 7. Jabalpur Katanga 8. Jabalpur Lalmati 9. Jabalpur Rani Durawathi University 10. Jabalpur Sastri Marg 11. Jabalpur Wright town 12. Ukhri Road Jabalpur	Jabalpur	<ul style="list-style-type: none"> • 50% concession in processing charges for FB & NFB Facilities • Waiver of upfront processing charge in case of takeover of term loan. • 50% concession on BG and ILC/FLC commission.
53	Engineering goods	All Branches in Coimbatore District	Coimbatore	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits. • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans / WC facilities
54	Trader cluster_Cuddalore Dist	All branches in Cuddalore Districts of Cuddalore Zone	Cuddalore	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
55	Silk Handloom Cluster	All branches under Bhagalpur & Banka Districts	Bhagalpur	<ul style="list-style-type: none"> • 50% concession in processing charges for FB & NFB facilities. • Waiver of upfront processing charge in case of takeover of term loan. • 50% concession on BG and ILC/FLC commission. • 50% concession in Documentation and EM Charges in case of takeover
56	Plywood Cluster	All branches under Sitapur Districts.	Sitapur	<ul style="list-style-type: none"> • 50% concession in Documentation charges for new accounts (including Takeover accounts). (FB+NFB). • Waiver of prepayment charges except for take over • Import Bill collection Charges at flat 1000/- + GST per bill • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in EM charges in case of takeover loans
57	Trader cluster_Kallakurichi Dist	All branches in Kallakurichi Districts of Cuddalore Zone	Cuddalore	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans

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58	Rugs, Duries	All branches under Sitapur District	Sitapur	<ul style="list-style-type: none"> • 50% concession in processing charges for FB & NFB Facilities for new accounts • 50% concession in Documentation / EM charges for new accounts. • Waiver of upfront processing charges in case of Takeover of Term loans.
59	General Engineering Cluster	<ol style="list-style-type: none"> 1. Chandanagar 2. Gurap 3. Pipulpati 4. Chinsurah I & II 	Chinsurah	<ul style="list-style-type: none"> • 50% concession in processing charges for FB & NFB Facilities for new accounts • 50% concession in Documentation charges for new accounts. • 50% concession in commission charges for LC/ BG limits.
60	Sports Goods Cluster	<ol style="list-style-type: none"> 1. Meerut Cantt 2. Meerut University 3. MDA Meerut 4. Delhi Chungi 5. Meerut City 6. Begum Bridge Meerut 7. Ganga Nagar Meerut 8. Tejgarhi Meerut 9. Meerut Shastri Nagar 10. Meerut IB 	Meerut	<ul style="list-style-type: none"> • 50% concession in processing charges for FB & NFB Facilities • 50% concession in Documentation & EM charges. • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • Import bill collection charges at flat Rs. 1000/- + GST
61	Brass Cluster _Jamnagar Dist	All Branches in Jamnagar District under Rajkot Zone	Rajkot	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
62	Sivakasi Crackers Cluster for Virudhnagar Dist	All branches under Virudhunagar district	Karaikudi	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
63	Plywood Cluster	All branches with Muzaffarpur Zone	Muzaffarpur	<ul style="list-style-type: none"> • 50% concession in processing charges for FB & NFB Facilities • 50% concession in Documentation & EM charges at the time of takeover • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans
64	SIPCOT Cluster	<ul style="list-style-type: none"> • Poonamallee • Porur • SRCM • Valsaravakkam • Padi • IND MSME 	Poonamallee	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans • Import bill collection charges at flat Rs. 1000/- + GST • Waiver of prepayment charges except for takeover.

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65	Tourist vehicle	Darjeeling, Kurseong, Sevoke Road, Champasari, Upper Burtuk, Gangtok 1 & 2.	Siliguri	<ul style="list-style-type: none"> • Processing Charges • Loans upto 5 lakhs – NIL • Loans above 5 lakhs - 50% of Processing charges as applicable to Term Loans, subject to maximum of Rs.5000/- in case of LMV + GST • TL review charges – NIL • Documentation charges, EM charges & Other charges as per card rate
66	Printing & Packaging Industry	All Branches in Gautam Buddha Nagar District (23 Branches) & Ghaziabad District (24 Branches)	Noida	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits. • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
67	Glass ware & Glass related products	All branches under Firozabad District under Agra zone (Presently 7 Branches)	Agra	<ul style="list-style-type: none"> • 50% concession in commission charges for LC/ BG limits.
68	Pharamaceutical & Drugs Trdaers (Retails & Wholesale)	All branches under Lucknow district	Lucknow	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
69	Auto ancillary cluster	Bawal, Dharuhera and Rewari Branches	Gurgaon	<ul style="list-style-type: none"> • 50% concession in processing charge for working capital and term loan • 50% concession on BG and ILC/FLC commission • Waiver of upfront processing charge in case of takeover of term loan • Exchange margin for forward cover @ 5 paise • Import bill collection charges @ flat Rs 1000/- + GST • LC discrepancy charges : USD 75.00 or its equivalent per document.
70	SIPCOT & SIDCO Industrial Cluster for Chengalpattu Dist	SIPCOT & SIDCO industrial areas of Chegallpattu Districts	Kancheepuram	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits. • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans. • Import bill collection charges at flat Rs.1000/- + GST.
71	Tourist vehicle	Shillong, Guwahati, Lakotia, Beltola, Aizwal, Impal, Agartala.	Guwahati	<ul style="list-style-type: none"> • Processing Charges • Loans upto 5 lakhs – NIL • Loans above 5 lakhs - 50% of Processing charges as applicable to Term Loans, subject to maximum of Rs.5000/- in case of LMV + GST • TL review charges – NIL
72	Chikankari & Zari- Zardozi	All branches under Lucknow district.	Lucknow	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans

Sl. No.	Name of Clusters	Focus Branches	Zone	Concession
73	Renewable Solar Power Plant	All the branches in Gujarat State	Surat	<ul style="list-style-type: none"> • 50% of Card Rate processing charges / Documentation charges for New Units. • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits.
74	Timber Units	Branches under Dhakshina Kannada & Mysore Districts of Mysore Zone.	Mysore	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in EM charges in case of takeover loans • 50% concession in documentation charges for new accounts
75	Automobile Componets	All branches in the state of Madhya Pradesh with Bhopal Zone	Bhopal	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
76	Toys and Sports Goods Cluster_Delhi NCR	All Branches under Delhi Central Zone	Delhi (Central)	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans
77	Renewable Solar Power Plant	All the branches in Jaipur Zone	Jaipur	50% concession in applicable card rate.
78	Renewable Solar Power Plant	All the branches in Udaipur Zone.	Udaipur	50% concession in applicable card rate.
79	Tourist vehicle	Dibrugarh, Jorhat, Sibsagar, Dimapur, Machkowa, Itanagar.	Dibrugarh	<ul style="list-style-type: none"> • Processing Charges • Loans upto 5 lakhs – NIL • Loans above 5 lakhs - 50% of Processing charges as applicable to Term Loans, subject to maximum of Rs.5000/- in case of LMV + GST • TL review charges – NIL
80	Pharma cluster	All branches under Visakhapatnam Zone	Visakhapatnam	<ul style="list-style-type: none"> • 50% concession in processing charge for working capital and term Loan. • Waiver of upfront processing charge in case of takeover of term loan. • 50% concession on BG and ILC/FLC commission. • Exchange margin for forward cover at 5 paisa • Import bill collection charges at flat Rs 1000/- + GST • LC discrepancy charges: USD 75.00 or its equivalent per document • 50% concession in Documentation and EM Charges in case of takeover

Sl. No.	Name of Clusters	Focus Branches	Zone	Concession
81	Engineering goods	All Branches of Kolkata Central Zone	Kolkata Central	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits. • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans / WC facilities. • Exchange margin for forward cover at 5 paisa. • Import bill collection charges at flat Rs.1000/-+GST.
82	Kanpur Defence Industrial Cluster	All Branches in Kanpur Nagar District	Kanpur	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits. • 50% concession in commission charges for LC/ BG limits. • Waiver of upfront processing charges in case of Takeover of Term loans. • 50% concession in Documentation & EM charges in case of takeover loans.
83	Auto components cluster	<ol style="list-style-type: none"> 1. Jamshedpur Main 2. Adityapur 3. Jamshedpur 4. Sakchi 	Ranchi	<ul style="list-style-type: none"> • 50% concession in processing charges for FB & NFB Facilities • 50% concession in Commission charges for LC/BG limits. • Waiver of upfront processing charges in case of takeover of loans. • 50% concession in Documentation & EM charges in case of takeover of loans.
84	Tourism	All Branches of Dehradun & Nainital district under Dehradun Zone	Dehradun	<ul style="list-style-type: none"> • 50% concession in processing charges for FB and NFB limits. • 50% concession in commission charges for LC/ BG limits • Waiver of upfront/processing charges in case of Takeover of Term loans/WC facilities. • 50% concession in Documentation & EM charges in case of takeover loans / WC facilities.