

Schedule of Charges & Features (Agri Products)

Section A: Kisan Loan

Sr. No.	Description of Charges	Charges													
1	Processing Fee	<table border="1"> <thead> <tr> <th>Customer</th> <th>Loan Amount</th> <th>Processing Fees</th> </tr> </thead> <tbody> <tr> <td rowspan="2">New Customer</td> <td><₹10 lakh</td> <td>2% of sanctioned limit/ drawing power subject to minimum of ₹1,000 plus applicable taxes</td> </tr> <tr> <td>>=₹10 lakh</td> <td>2% of sanctioned limit/ drawing power subject to minimum of ₹1,000 plus applicable taxes</td> </tr> <tr> <td rowspan="2">Existing Customers</td> <td>Enhancement/Renewal cum-Enhancement</td> <td>1.00% of sanctioned limit plus applicable taxes</td> </tr> <tr> <td>Reduction/Renewal at existing level</td> <td>1.00% of sanctioned limit plus applicable taxes</td> </tr> </tbody> </table>	Customer	Loan Amount	Processing Fees	New Customer	<₹10 lakh	2% of sanctioned limit/ drawing power subject to minimum of ₹1,000 plus applicable taxes	>=₹10 lakh	2% of sanctioned limit/ drawing power subject to minimum of ₹1,000 plus applicable taxes	Existing Customers	Enhancement/Renewal cum-Enhancement	1.00% of sanctioned limit plus applicable taxes	Reduction/Renewal at existing level	1.00% of sanctioned limit plus applicable taxes
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New Customer	<₹10 lakh	2% of sanctioned limit/ drawing power subject to minimum of ₹1,000 plus applicable taxes													
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Existing Customers	Enhancement/Renewal cum-Enhancement	1.00% of sanctioned limit plus applicable taxes													
	Reduction/Renewal at existing level	1.00% of sanctioned limit plus applicable taxes													
2	Annual Maintenance Charge	Nil													
3	CERSAI Charges	As per actuals plus applicable taxes													
4	Penal Charges a) Overdue as a result of nonpayment of interest/instalment on due date, or, drawings over limit/DP, or, expiry of limit, and/or, b) Non-compliance with any sanctioned covenants	2% per annum on the overdue amount													
5	Foreclosure Charges	For CC/OD: 4% on sanctioned limit if closed within 1 year. Else, NIL. For TL: 4% on principal outstanding <i>Foreclosure charges not applicable in: i) Internal balance transfer cases ii) Customer closes account with own funds iii) Floating Rate loans</i>													
6	Legal/Technical and Valuation Charges	As per actuals													

7	Stamp Duty and other Statutory Charges	At actuals as per applicable laws of the state during loan processing
Charges applicable to KCC RuPay Cards		
8	Issuance Charge	Nil
9	Issuance Charge for additional cards	₹100 plus applicable taxes
10	Annual Maintenance Charge	1st Year: Nil 2nd Year Onwards: ₹100 plus applicable taxes
11	Charge for Reissuance of debit card	₹100 plus applicable taxes
12	Pin re-generation Charge	<u>E-Pin generation:</u> Nil <u>Physical Pin re-generation:</u> ₹25 plus applicable taxes

Note: Charges like processing, documentation, inspection, ledger folio charges and all other service charges will NOT remain applicable for KCC/crop upto ₹3 lakh to Small and Marginal farmers.

Section B: Kisan Sampann Plus

Sr. No.	Description of Charges	Charges								
1	Processing Fee	<table border="1"> <thead> <tr> <th data-bbox="552 488 836 546">Customer</th> <th data-bbox="836 488 1493 546">Processing Fees</th> </tr> </thead> <tbody> <tr> <td data-bbox="552 546 836 678">New Customer</td> <td data-bbox="836 546 1493 678">2.00% of loan amount/ sanctioned limit/ drawing power, subject to minimum of ₹500 plus applicable taxes</td> </tr> <tr> <td data-bbox="552 678 836 810">Existing Customer - Renewal</td> <td data-bbox="836 678 1493 810">1.00% of renewed loan amount, subject to minimum of ₹500 plus applicable taxes</td> </tr> <tr> <td data-bbox="552 810 836 902">Existing Customer - Enhancement</td> <td data-bbox="836 810 1493 902">1.50% of renewed loan amount, subject to minimum of ₹500 plus applicable taxes</td> </tr> </tbody> </table>	Customer	Processing Fees	New Customer	2.00% of loan amount/ sanctioned limit/ drawing power, subject to minimum of ₹500 plus applicable taxes	Existing Customer - Renewal	1.00% of renewed loan amount, subject to minimum of ₹500 plus applicable taxes	Existing Customer - Enhancement	1.50% of renewed loan amount, subject to minimum of ₹500 plus applicable taxes
Customer	Processing Fees									
New Customer	2.00% of loan amount/ sanctioned limit/ drawing power, subject to minimum of ₹500 plus applicable taxes									
Existing Customer - Renewal	1.00% of renewed loan amount, subject to minimum of ₹500 plus applicable taxes									
Existing Customer - Enhancement	1.50% of renewed loan amount, subject to minimum of ₹500 plus applicable taxes									
2	Annual Maintenance Charge	Nil								
3	CERSAI Charges	As per actuals plus applicable taxes								
4	Penal Charges a) Overdue as a result of nonpayment of interest/instalment on due date, or drawings over limit/DP, or expiry of limit and/or b) Non-compliance with any sanctioned covenants	2% per annum on the overdue amount (overdrawn/expiry/interest due/EMI due) at the time of loan regularization.								
5	Foreclosure Charges	For CC/OD: 4% on sanctioned limit if closed within 1 year. Else, NIL. For TL: 4% on principal outstanding <i>Foreclosure charges not applicable in: i) Internal balance transfer cases ii) Customer closes account with own funds iii) Floating Rate loans</i>								
6	Legal/Technical and Valuation Charges	As per actuals								
7	Stamp Duty and other Statutory Charges	At actuals as per applicable laws of the state during loan processing								
8	Issuance Charge	Nil								

9	Issuance Charge for additional cards	₹100 plus applicable taxes
10	Annual Maintenance Charge	1st Year: Nil 2nd Year Onwards: ₹100 plus applicable taxes
11	Charge for Reissuance of debit card	₹100 plus applicable taxes
12	Pin re-generation Charge	<u>E-Pin generation:</u> Nil <u>Physical Pin re-generation:</u> ₹25 plus applicable taxes

Section C: Agri Sampann Plus/Agricultural Infrastructure Fund (AIF), PM Formalization of Micro Food Processing Enterprises (PMFME) & Non-Schematic Products

Sr. No.	Description of Charges	Charges
1	Processing Fee	<p>Loan Sanction: Processing fees up to 2.00%</p> <p>Renewal: For working capital facility: Up to 1.00% of sanction limit</p> <p>Annual review charges for Term Loans-</p> <ol style="list-style-type: none"> 1. Up to ₹5.00 Crore-Up to ₹5,000 2. Above ₹5.00 Crore to ₹50 Crore-Up to 0.10% 3. Above ₹50 Crore-Up to 0.05%
2	CERSAI Charges	As per actuals
3	Penal Charges on non-payment of interest/instalment on due date, or non- realisation of bills on the date of payment or drawings over limit/DP	2.00% per annum on overdue instalment/ interest charges/unrealised bills purchased/ discounted/ drawings over limit/ DP
4	Penal Charges for: i) Delay in submission of monitoring documents (wherever applicable) including but not limited to: (a) Stock statements (b) Financial follow-up reports (c) Audited financials (d) Insurance policies (e) Bank statement of other lenders ii) Noncompliance with other sanctioned covenants	<p>For fund based sanction limits below ₹5 cr: ₹5,000 per item per month for the delayed period</p> <p>For fund based sanction limits of ₹5 cr and above: ₹10,000 per item per month for the delayed period</p>
5	Penal Charges for Non-creation of security	<p>For sanction limits below ₹5 crore: Up to ₹5,000 per month for delayed period</p> <p>For sanction limits of ₹5 crore and above: ₹10,000 per month for the delayed period</p>
6	Penal Charge for expiry of working capital limits	2% per annum on the outstanding amount of fund based /non-fund based credit facilities for the expiry period

7	Pre-payment/Foreclosure Charges	<p>For CC/OD: 4% plus applicable taxes on sanctioned limit if closed within 1 year. Else, NIL.</p> <p>For TL: 4% plus applicable taxes on principal outstanding</p> <p>Note: Pre-payment/foreclosure charges not applicable for: i) If MSE loans to customer is on fixed rate of interest basis and for amount up to ₹ 50 Lakhs. ii) Customer not interested in renewal of the facility and request for closure of account when the facility is due for renewal after clearing all the dues.</p>																										
8	Legal/Technical and Valuation Charges	As per actuals																										
9	Stock Audit Charge/Agency for Special Monitoring (ASM) Charge	As per actuals																										
10	Stamp Duty and other Statutory Charges	At actuals as per applicable laws of the state during loan processing																										
11	Transaction Charges	<table border="1"> <thead> <tr> <th data-bbox="571 869 869 909">Type</th> <th data-bbox="869 869 1337 909">Charges</th> </tr> </thead> <tbody> <tr> <td colspan="2" data-bbox="571 909 1337 954">NEFT / RTGS</td> </tr> <tr> <td data-bbox="571 954 869 1005">Inward</td> <td data-bbox="869 954 1337 1005">Free</td> </tr> <tr> <td data-bbox="571 1005 869 1057">Outward</td> <td data-bbox="869 1005 1337 1057">Free</td> </tr> <tr> <td colspan="2" data-bbox="571 1057 1337 1108">DD / Pay Order</td> </tr> <tr> <td data-bbox="571 1108 869 1182">First 100 transactions per month</td> <td data-bbox="869 1108 1337 1182">Free</td> </tr> <tr> <td data-bbox="571 1182 869 1256">DD issuance charge up to ₹2,000</td> <td data-bbox="869 1182 1337 1256">₹20</td> </tr> <tr> <td data-bbox="571 1256 869 1368">DD issuance charge ₹2,001 to ₹10,000</td> <td data-bbox="869 1256 1337 1368">₹50</td> </tr> <tr> <td data-bbox="571 1368 869 1442">DD issuance charge above ₹10,001</td> <td data-bbox="869 1368 1337 1442">₹2 per ₹1,000</td> </tr> <tr> <td data-bbox="571 1442 869 1516">Duplicate issuance per instrument</td> <td data-bbox="869 1442 1337 1516">₹100</td> </tr> <tr> <td data-bbox="571 1516 869 1628">Cancellation/ Revalidation charge per instrument</td> <td data-bbox="869 1516 1337 1628">₹100</td> </tr> <tr> <td data-bbox="571 1628 869 1762">Cash Deposit (CC/OD)</td> <td data-bbox="869 1628 1337 1762">Free cash deposit up to ₹2 crore per month. Thereafter, charges will be applicable as ₹2.50 per ₹1,000 (min. ₹25)</td> </tr> <tr> <td data-bbox="571 1762 869 1834">Cash Withdrawal (CC/OD)</td> <td data-bbox="869 1762 1337 1834">Unlimited</td> </tr> </tbody> </table>	Type	Charges	NEFT / RTGS		Inward	Free	Outward	Free	DD / Pay Order		First 100 transactions per month	Free	DD issuance charge up to ₹2,000	₹20	DD issuance charge ₹2,001 to ₹10,000	₹50	DD issuance charge above ₹10,001	₹2 per ₹1,000	Duplicate issuance per instrument	₹100	Cancellation/ Revalidation charge per instrument	₹100	Cash Deposit (CC/OD)	Free cash deposit up to ₹2 crore per month. Thereafter, charges will be applicable as ₹2.50 per ₹1,000 (min. ₹25)	Cash Withdrawal (CC/OD)	Unlimited
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			<ul style="list-style-type: none"> i Cheque return: Financial reason for inward - ₹300 ii Cheque Return: Financial return for outward - ₹50 iii Stop payment per instrument - ₹100 iv iv. Stop payment per series - ₹300 	
		Cheque Leaves	500 cheque leaves free. Thereafter ₹2.00/ leaf	
		SMS Alerts	Free	
		e-mail Statement	<ul style="list-style-type: none"> i Monthly Statement – Free ii Duplicate Monthly Statement - ₹100 iii iii. Annual Consolidated Statement-Free iv iv. Duplicate Consolidated Annual Statement - ₹200 vi 	
12	Inspection Charges	NIL		
13	Mortgage Charges	Particular	Charges	
		Sanctioned limits above ₹10 lakh	₹1,000 per memorandum of entry/ mortgage deed	
		In case Bank is the mortgage creating lender with custodian of title deeds for aggregate loan value up to ₹20 crore (In multiple or consortium arrangements)	₹5,000 per memorandum of entry/mortgage deed	
		Extension of an existing mortgage		
		For securing enhanced limits sanctioned to the borrower	50% of relevant slab of charges	
		In favor of other lenders	50% of relevant slab of charges	
		The out of pocket expenditure (such as stamp duty, legal charges, etc.) to be borne by the borrower. The above mortgage charges specified is applicable as per MOE/Mortgage Deed irrespective of the number of title deeds.		
14	Issuance of No Dues certificate	₹500		

15	Issuance of Solvency certificate	<table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Up to ₹10 lakh</td> <td>₹2,500</td> </tr> <tr> <td>>= ₹10 lakh & < ₹50 lakh</td> <td>₹5,000</td> </tr> <tr> <td>>= ₹50 lakh & < ₹2.5 Cr.</td> <td>₹10,000</td> </tr> <tr> <td>>= ₹2.5 Cr.</td> <td>₹15,000</td> </tr> </tbody> </table>	Loan Amount	Charges	Up to ₹10 lakh	₹2,500	>= ₹10 lakh & < ₹50 lakh	₹5,000	>= ₹50 lakh & < ₹2.5 Cr.	₹10,000	>= ₹2.5 Cr.	₹15,000
		Loan Amount	Charges									
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		>= ₹50 lakh & < ₹2.5 Cr.	₹10,000									
>= ₹2.5 Cr.	₹15,000											
16	Documentation Charges	₹1,000 (Paid at the time of documentation at each instance of fresh/enhancement sanction. Further, the above charges are not applicable in case of consortium documentation and when revival letters/AODs/ Balance Confirmations/ Link Documents are obtained)										
17	Allocation of Limit	Nil										
18	Any other charges related to Trade Services	This will remain applicable as per Trade Service charge Policy of the Bank										