

**Revision in Processing Charges in Agri Term Loans, JL (Ag), SHG Loan & JL (NP)**

SNo	Particulars	Existing guidelines	Revised guidelines										
<b>Priority sector :</b>													
1	Term Loans (including SHG advances)  refer Pg 5 – Pt No 5, Guidelines on processing fee (for both fund based & non fund based) of HO:CPGD Cir No Gen 20/2008-09 Dated 30.06.08.	<p><b>For Agriculture Term loans sanctioned under NABARD scheme:</b></p> <p>One time evaluation fee of 0.56% of the cost of investment (not on Bank loan but on project cost) to be recovered and credited to evaluation fee income account, No other charges like appraisal / inspection fee, receipt fee etc.</p>	<p><b>For all Agricultural Term Loans:</b></p> <p><b>For Agri Term Loans</b></p> <ol style="list-style-type: none"> <li>Upto Rs 25000 – Nil.</li> <li>Above Rs 25000 – <b>0.56% of the limit sanctioned.</b></li> </ol> <p><b>For SHG Loans (Agri &amp; NFS)</b></p> <ol style="list-style-type: none"> <li>Up to Rs 25000 – Nil</li> <li>Above Rs 25000 - Rs 2.00lakhs –Rs 250</li> <li>Above Rs 2.00 lakh -@ Rs 250 plus Rs 250per lakh and part thereof for loan amount exceeding Rs 2.00 lakhs.</li> </ol>										
2	Working capital (Fund based & Non fund based) other than structured loan products  (refer Pg 5 – Pt No 5.2, Guidelines on processing charges on credit proposals working Capital (fund based & non fund based) other than structured loan products of HO:CPGD Cir No Gen 20/2008-09 Dated 30.06.08.	<table border="1" data-bbox="448 913 911 1352"> <tr> <td>Upto Rs.25000</td> <td>Priority – Nil</td> </tr> <tr> <td>&gt; Rs.25000 upto Rs.5 lakhs</td> <td>0.30% with min. of Rs.300</td> </tr> <tr> <td>&gt;Rs5 lakhs upto Rs.1 crore</td> <td>0.28% with min. of Rs.1500</td> </tr> <tr> <td>&gt;Rs.1 crore upto Rs.10 Cr</td> <td>0.23% with min. of Rs.28000</td> </tr> <tr> <td>&gt;Rs.10 Cr</td> <td>0.13% with a min. of Rs.2, 30,000 and max. without any ceiling</td> </tr> </table> <p>Processing charges for W/C are recoverable at the time of initial processing as well as at each annual date of renewal and also for any enhancement/ adhoc increase in limit.</p> <p>For adhoc/ enhancement in limits, processing charges are to be reconed on additional/ incremental limits, proportionately.</p>	Upto Rs.25000	Priority – Nil	> Rs.25000 upto Rs.5 lakhs	0.30% with min. of Rs.300	>Rs5 lakhs upto Rs.1 crore	0.28% with min. of Rs.1500	>Rs.1 crore upto Rs.10 Cr	0.23% with min. of Rs.28000	>Rs.10 Cr	0.13% with a min. of Rs.2, 30,000 and max. without any ceiling	<p>-No change proposed in the processing charges.</p> <p>The heading, “Processing Charges on Credit Proposals – Working Capital (fund based/ non fund based) other than structured loan products” also includes the following:</p> <p>Agricultural Short term production loans including Jewel Loan (Agri), crop loans, IBKC &amp; Working capital requirements for Agriculture, allied activities such as dairy, Poultry, fisheries etc.,</p>
Upto Rs.25000	Priority – Nil												
> Rs.25000 upto Rs.5 lakhs	0.30% with min. of Rs.300												
>Rs5 lakhs upto Rs.1 crore	0.28% with min. of Rs.1500												
>Rs.1 crore upto Rs.10 Cr	0.23% with min. of Rs.28000												
>Rs.10 Cr	0.13% with a min. of Rs.2, 30,000 and max. without any ceiling												
<b>Non Priority :</b>													
1	Jewel Loan – Non Priority	For term loans, processing charges @ 1.15% as upfront fee has to be recovered at the time of sanction inclusive of service tax.	0.56% of the limit sanctioned has to be recovered at the time of sanction inclusive of service tax.										

## Processing Charges for various products of agriculture under Priority Sector

### A. Working capital (Fund Based and Non fund based)

(Agri JL/ IBKC/ Working Capital for Agricultural activities/ allied activities like Dairy, Poultry/ SHG loans)

#### A1: Applicable Processing Charges:

Upto Rs 25000	Priority – Nil
Above Rs 25000 upto Rs 5.00 lakhs	0.30% with min of Rs 300
Above Rs 5.00 lakhs upto Rs 1.00 crores	0.28% with min of Rs 1500
Above Rs 1 crore upto Rs 10 crores	0.23% with min of Rs 28,000
Above Rs 10 crores	0.13% with a min of Rs 2, 30,000 and maximum without ceiling.

#### A2: Agricultural Product wise applicable processing Charges:

Product	Product Name	upto Rs 25000	Above Rs 25000 upto Rs 5.00 lakhs	Above Rs 5.00 lakhs upto Rs1.00 crore	Remarks
5502-0001	AGRI- JEWEL LOAN	Nil	0.30% with min Rs 300	0.28%with min of Rs 1500	All crop loans (short duration – upto 9 months), Annual crop (upto 15 months - crop period + marketing of the produce) are treated as working capital/ working capital limit for agricultural and allied activities like dairy, Poultry, fisheries etc.,
5502-0002	AGRI- JEWEL LOAN 7%	Nil	0.30% with min Rs 300	0.28%with min of Rs 1500	
5503-0001	AGRI-SHORT TERM PROD LOAN/ IBKC	Nil	0.30% with min Rs 300	0.28%with min of Rs 1500	
5503-0002	AGRI-STPL-7%/ IBKC	Nil	0.30% with min Rs 300	0.28%with min of Rs 1500	

### B. Term Loans:

#### B 1. General Conditions:

1. Nil processing charges for Government sponsored schemes
2. Nil processing charges for Priority Sector advances upto Rs 25,000 (as per RBI guidelines).
3. For Agricultural Term Loans, Processing Charge of 0.56% of the Limit sanctioned to be recovered as upfront fee.

**B2. Product wise charges:**

Product No	Product Name	Service Charges - Above Rs 25000 (on the limit sanctioned)
4011-0003	Jewel loan (Traders –Priority)	0.56%
4019-0001	Jalanidhi-agriculturalist	0.56%
4019-0002	Jalanidhi-others	0.56%
4201-0001	Other Priority-DRI loan	Nil
4201-0001	Indira Awas Yojana-DRI	Nil
4203-0001	R.G-Tsunami Rehab Package	Nil
4204-0001	indira Awas Yojana-normal	Nil
5101-0001	PMRY - general	Nil
5102-0001	SGSY - general	Nil
5103-0001	SJSRY - general	Nil
5104-0001	Golden jubilee- rural housing (floating)	Nil
5104-0002	Golden Jubilee - Rural Housing (fixed)	Nil
5501-0001	Self Help Group -Agri	0.25lakh to Upto Rs 2.00 lakhs – Rs 250; Above Rs 2.00 lakhs – Rs 250 plus Rs 250 per lakh and part thereof for loan exceeding Rs 2.00 lakhs.
5501-0002	SHG – Non Agri	
5501-0003	SHG - Grihalakshmi	Nil
5501-0004	Bulk loan to NGO/MFI/Federations.	0.56%
5504-0001	Agri - Medium Term Loan	0.56%
5504-0002	Agri-Farm Mechanisation - Tractor	0.56%
5504-0003	Advance to Power Tiller	0.56%
5504-0004	Combine Harvester	0.56%
5504-0005	Adv-Other Farm Machinery	0.56%
5504-	Adv-2nd Hand Tractor	0.56%

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5504-0007	Adv - Tractor Maintenance	0.56%
5504-0008	Cold Storage/Rural Godown	0.56%
5505-0001	Agri-IB Kisan Bike Scheme	0.56%
5505-0002	Agri- vendor Bike Scheme	0.56%
5505-0003	Agri-Gramin Mahila Sowbagya	Nil
5505-0004	Agri Clinic& Agri Business Centre	Nil
5505-0005	Agri-Land Purchase Scheme	0.56%
5505-0006	Tea Grower/Plantation	0.56%
5505-0007	Coffee Grower/Plantation	0.56%
5506-0001	Agri - SGSY	Nil
5506-0002	Agri - PMRY	Nil
5506-0003	Agri - DRI loan	Nil
5506-0004	Ryot Punarudharan Yojana	Nil
5507-0001	Agri-Kamadenu Milk Vendor Sch.	0.56%
5508-0001	Agri-Tsunami Rehab Package	Nil
5509-0001	Rythu Mitra / TFG	Nil
5510-0001	Agri-kisan Mitra-Land Mortgage Sch.	1.15%
5514-0001	Agri - SJSRY	Nil
5515-0001	Home Loan - Farmers (floating)	0.25% of the limit sanctioned, as upfront (non refundable) & 0.32% at the time of submission of application.
5515-0002	Home Loan to Farmers (fixed)	
5516-0001	Poultry Advance (TL)	0.56%
5517-0001	Agri –Marketing infrastructure	0.56%
5599-0001	Other Agri-not linked to PLR	0.56%
5599-0002	Other Agri – linked to PLR	0.56%