

## Service Charges - Agriculture Products

(All Charges exclusive of GST)

### I. PROCESSING CHARGES:

#### a. For Kisan Credit Card:

Credit limits	Rates
Upto ₹3 lakh	NIL
Above ₹3 lakh up to ₹10 lakh	0.30% of loan amount
Above ₹10 lakh up to ₹1 Cr	0.25% of loan amount
Above ₹1 Cr	0.20% of loan amount

#### b. For SHG Term Loan & CC Limits (Agri & Non Agri):

Credit limits	Rates
Upto ₹3 lakh	NIL
Above ₹3 lakh	If limit exceeds ₹3 lakhs-0.25% for entire limit

#### c. For JLG financing (Agri & Non Agri):

Credit limits	Rates
Upto ₹2 lakh	NIL
Above ₹2 lakh	If limit exceeds ₹2 lakhs-0.25% for entire limit

#### d. Term Loans under Agri / Allied other than Structured Loan products:

Credit limits	Rates
Upto ₹25000	NIL
Above ₹25000	0.50% of the limit sanctioned

#### e. Working Capital under Agri / Allied other than Structured Loan products:

Credit limits	Rates
Upto ₹25000	NIL
Above ₹25000/- up to ₹10 lakh	If limit exceeds ₹25000-0.25% for entire limit upto ₹10 lakhs
Above ₹10 lakh	If limit exceeds ₹10 lakhs-0.35% for entire limit

#### f. Jewel Loan under Agriculture (Term Loan):

Credit limits	Rates
Upto ₹25000	NIL
Above ₹25000	0.2% of loan amount with min of ₹200

g. Financing to NBFC-MFIs: 0.30% to 1.50% based on internal rating.

h. Financing to Non NBFC-MFIs / NGOs: 1.00% irrespective of limit.

#### i. Restructuring of Debt under Agriculture:

Due to Natural Calamity	NIL
Any other reasons	75% of the usual charges

**II. REVIEW OF TERM LOANS FOR AGRICULTURE ADVANCES:**

(To be charged on outstanding balance)

Credit limits	Rates
Upto ₹5 lakh	NIL
Above ₹5 lakh	₹120 per lakh or part thereof, subject to maximum of ₹6 lakhs

**III. DOCUMENTATION CHARGES FOR AGRI LOANS:**

Credit limits	Rates
Up to ₹10 lakhs	NIL
Above ₹10 lakh	₹250 per lakh or part thereof, subject to maximum of ₹60000

**IV. MORTGAGE CHARGES:**

Credit Limit	Rate
Below ₹10 lakh	NIL
₹10 lakh and above	₹300 per lakh maximum of ₹25000 each at the time of initial creation of EM/other mortgage. For extension of EM/other mortgage 50% of the applicable charges to be recovered.

**V. INSPECTION CHARGES:**

Aggregate Exposure	Inspection Charges (p.a)
Up to ₹2 lakh	NIL
Above ₹2 lakh	0.075% p.a. subject to maximum of ₹50000
For Limits above ₹5 Cr: 0.075% subject to maximum of ₹50000 + actual TA/DA incurred and other out of pocket expenses to be recovered from the borrower.	
Inspection Charges waived for <ul style="list-style-type: none"> <li>• SHG/JLG upto Rs.5.00 lakhs</li> <li>• KCC Accounts upto Rs.3.00 lakhs</li> <li>• All Eligible Government Sponsored schemes</li> <li>• All Jewel loans</li> </ul>	

**VI. EXEMPTED CATEGORIES FOR LEVY OF SERVICE CHARGES:** All Government sponsored schemes such as PMEGP/ SC/ST Action plan, DRI, SRMS, NULM (Up to ₹5.00 Lakh), NRLM (Up to ₹3.00 Lakh), ACABC, DEDS, New AMI and other Central / State Govt. Sponsored Schemes.

**VII. RECOVERY OF PENAL CHARGES (EXCLUSIVE OF GST)**

The penal charges will be charged on the loan account for the period of irregularities and to be charged on the month/Quarter/Half-year/Year end as per product parameter as described below:

**i) Events of account becoming overdue:**

The instances of account becoming overdue where Penal charges are applicable:

Details	Applicable Rate on Default / Overdue amount
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Non servicing of Interest / principal in time.	2%
Excess over the drawing limit due to insufficient stock and book debts in case of FB working capital accounts	2%

**ii) Events where material terms and conditions are not complied:**

Penal Charges of 1% charged on each of the following events to be charged.

Details	Applicable Rate on Loan Outstanding
• Non submission /delayed submission of renewal data at least one month prior to due date	1%
• Non submission / delayed submission of stock statement	
• Non submission / delayed submission of MSOD and/ or QIS/FFR statements wherever stipulated, within due date	
• Non submission of Audited Balance Sheet within 8 months of closure of Financial year and quarterly performance details as per stipulated date	
• Non-Compliance of terms of sanction within the stipulated period	

- Charge 2% additional penal charge in case of Excess/ TOD due to devolvement of LC or Invocation of BG if it is not debited to CC account
- Cap the overall penal charge @ maximum 2% in case of account becoming overdue and non-compliance of material terms and conditions respectively.

**VIII. ALL OTHER CHARGES NOT SPECIFIED: As applicable to other advances and as per specific schemes**