

## **Service Charges - Agriculture Products**

(All Charges exclusive of GST)

### **1. PROCESSING CHARGES:**

#### **a. Kisan Credit Card:**

<b>Credit limits</b>	<b>Rates</b>
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. SHG Term Loan & CC Limits (Agri & Non Agri):**

<b>Credit limits</b>	<b>Rates</b>
Upto ₹10 Lakh/-	NIL
Above ₹10 Lakh /-	0.25% for entire limit

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

<b>Credit limits</b>	<b>Rates</b>
Upto ₹5 Lakh/-	NIL
Above ₹5 Lakh /-	0.25% for entire limit

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

<b>Credit limits</b>	<b>Rates</b>
Upto ₹50000/-	NIL
Above ₹50000/-	0.50% of the limit sanctioned

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

<b>Credit limits</b>	<b>Rates</b>
Upto ₹50000/-	NIL
Above ₹50000/- up to ₹10 lakh	0.25% for entire limit upto ₹10 lakhs
Above ₹10 lakh	0.35% for entire limit

- Processing charges for working capital 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
- For adhoc/enhancement in limits – Processing charges are to be reckoned on additional/incremental limits proportionately.

#### **f. Jewel Loan under Agriculture (CC/TL):\***

<b>Credit limits</b>	<b>Rates</b>
Upto ₹50000/-	NIL
Above ₹50000/-	0.2% of loan amount with min of ₹200

\*0.20% is applicable for KCC Gold Plus and KCC Marine Gold products having limit above Rs.3 lakh.

#### **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

**2. 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

**3. 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

**4. 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.

**5. 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
Inspection Charges waived for SHG up to Rs.10 lakh, JLG upto Rs.5.00 lakhs, KCC (incl. Gold Plus & Marine Gold) upto Rs 3.00 Lakhs, and Jewel loans.	
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.	

**6. LEVY OF SERVICE CHARGES IN GOVERNEMENT SPONSERED SCHEMES:**

In respect of Government Sponsored Scheme service charges applicable, in accordance with the terms of scheme or as circulated by CO/ NABARD/ RBI/ Central, State Govt./ SLBC from time to time to be levied.

No service charges/inspection charges shall be levied on priority sector loans up to ₹50,000. In the case of loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.

## **7. 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:

<b>Details</b>	<b>Applicable Rate on Default / Overdue amount</b>
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.

<b>Details</b>	<b>Applicable Rate on Loan Outstanding</b>
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.

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