

APPLICABLE SERVICE CHARGES - AGRICULTURE ADVANCE

A. FOR AGRICULTURE LOAN- PRIORITY SECTOR				
SL NO.	Description of Charges	Applicable Charges		
1	Processing charges/upfront fees for a) For short term loans	Upto Rs. 25000/-	Nil	
		>Rs. 25000 to Rs. 2.00 Lakh	Rs. 300/-	
		>Rs. 2.00 Lakh	Rs.250 Per lakh or part thereof No Maximum cap	
	b) Term Loans	>Rs. 25000/- to Rs.2.00 Lakh	0.50 % of loan amount with the Minimum amount of Rs.500	
		>Rs. 2.00 Lakh to Rs. 25.00 Lakh	0.75% of loan amount with the Minimum amount of Rs.2000/-	
		Above 25.00 Lakh	1% of loan amount (including appraisal Charges) No Maximum cap	
2	Inspection Charges	A. For Agriculture loans :		
		Limit	Per inspection in Rs.	Maximum per Year in Rs.
		Up to and inclusive of Rs.25000/-	Nil	Nil
		> Rs.25000-Rs.2 lakhs	Rs. 200/-	Rs. 600/-
		Above Rs.2 lakhs	Rs. 200/-	Actuals
		B. Weaker section/Govt. Sponsored Schemes:		
		Limit	Per inspection in Rs.	Maximum per Year in Rs.
		Up to and inclusive of Rs.25000/-	Nil	Nil
		> Rs.25000-Rs.2 lakhs		200
		Above Rs.2 lakhs		300

3	Documentation Charges	<p>Rs.50/- per lakh or part thereof with a maximum of Rs.25000/- Note:</p> <ol style="list-style-type: none"> Documentation charges will not be applicable to: <ul style="list-style-type: none"> Government sponsored Schemes(including SHG's) Priority Sector loans upto Rs.25000/-. Agriculture Gold loans & AL VSLs against our own Deposit In case of operative accounts like KCCS/ Canara Kisan OD, documentation charges to be collected at the time of- <ul style="list-style-type: none"> Renewal (With/without enhancement) For Enhanced limit in case of Mid-Term enhancement. 											
4	Mortgage Charges	<table border="1"> <tr> <td>Loans upto Rs.50 Lakhs</td> <td>NIL</td> </tr> <tr> <td>Loans Above Rs.50 Lakhs and upto Rs. 100 Lakhs</td> <td>Rs. 1000/-</td> </tr> <tr> <td>Loans Above Rs.100 Lakhs and upto Rs. 1000 Lakhs</td> <td>Rs. 20/- Lakhs or part thereof with a maximum of Rs. 15000/-</td> </tr> <tr> <td>Loans Above Rs.1000 Lakhs and upto Rs. 2500 Lakhs</td> <td>Rs. 20000/-</td> </tr> <tr> <td>Loans Above Rs.2500 Lakhs</td> <td>Rs. 30000/-</td> </tr> </table>		Loans upto Rs.50 Lakhs	NIL	Loans Above Rs.50 Lakhs and upto Rs. 100 Lakhs	Rs. 1000/-	Loans Above Rs.100 Lakhs and upto Rs. 1000 Lakhs	Rs. 20/- Lakhs or part thereof with a maximum of Rs. 15000/-	Loans Above Rs.1000 Lakhs and upto Rs. 2500 Lakhs	Rs. 20000/-	Loans Above Rs.2500 Lakhs	Rs. 30000/-
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5	Appraisal charges	<p>A. FOR OUR BANK CLIENTS</p> <p>Project Formulation/ Appraisal/ Vetting</p> <p>I. Term loan proposals other than Food and Agro Processing Units If appraisal report is issued to the Customer the following charges to be collected;</p> <table border="1"> <thead> <tr> <th>Project cost</th> <th>Service charges</th> </tr> </thead> <tbody> <tr> <td>Project Cost up to Rs.500 lakhs</td> <td>Rs.5000/- + applicable GST</td> </tr> <tr> <td>Project Cost above Rs.500 lakhs</td> <td>Rs.10000/- + applicable GST</td> </tr> </tbody> </table> <p>ii) Term loan proposals for Food and Agro Processing Units:</p> <p>Appraisal report strictly for Bank's internal use, i.e., not to be shared with the Customers/Other lenders:</p> <table border="1"> <thead> <tr> <th>Project Cost</th> <th>Schedule of Fees</th> </tr> </thead> <tbody> <tr> <td>Rs.1 Crore & above and</td> <td>0.10% of the project cost</td> </tr> </tbody> </table>		Project cost	Service charges	Project Cost up to Rs.500 lakhs	Rs.5000/- + applicable GST	Project Cost above Rs.500 lakhs	Rs.10000/- + applicable GST	Project Cost	Schedule of Fees	Rs.1 Crore & above and	0.10% of the project cost
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		Above Rs.10 Crore and upto Rs.50 Crore	0.075% of the project cost with minimum of Rs.2 lakh										
		Above Rs.50 Crore and upto Rs.500 Crore	0.05% of the project cost with minimum of Rs.5 lakh										
		Above Rs.500 Crore	0.025% of the project cost with minimum of Rs.25 lakh										
		b) Appraisal report to be shared with the customer/Other lenders											
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B. SERVICE CHARGES FOR CLIENTS OF OTHER BANKS/INSTITUTIONS:													
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			minimum of Rs5000/-
		Above Rs.500 lakhs	Rs..1.50 lakhs + 0.15% of the balance outlay over and above Rs.500 lakhs
** Exclusive of OPE/ Incidental charges/ GST as applicable			