

PRIORITY SECTOR ADVANCES SERVICE CHARGES.

A. For Agriculture Loan- Priority Sector

SL NO.	NATURE OF CHARGES	APPLICABLE CHARGES	
1.	Processing Charges/Upfront Fees 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

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2.	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	
	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
		*Note: Out of pocket expenses to be collected separately.		
		B. Weaker section/Govt. Sponsored Schemes:		
Limit	Per inspection in Rs	Max.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	Rs.50/- per lakh or part thereof with a maximum of Rs.25000/- Note:		

		<p>1. Documentation charges will not be applicable to:</p> <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 <p>2. In case of operative accounts like KCCS/ Canara Kisan OD, documentation charges to be collected at the time of-</p> <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 by AIC	<table border="1"> <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> <tr> <td></td> <td></td> </tr> </table>	Project Cost up to Rs.500 lakhs	Rs.5000/- + applicable GST	Project Cost above Rs.500 lakhs	Rs.10000/- + applicable GST												
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7.	Gold Loan Processing Charges	<p>1. Agriculture Gold Loans – Consolidated Processing Charges*</p> <table border="1"> <thead> <tr> <th>Loan Quantum</th> <th>Consolidated Charges</th> </tr> </thead> <tbody> <tr> <td>Upto Rs. 0.25 lakh</td> <td>Nil</td> </tr> <tr> <td>Above Rs. 0.25 lakh to Rs. 1 lakh</td> <td>Rs. 450</td> </tr> <tr> <td>Above Rs. 1 lakh and upto Rs. 2 lakhs</td> <td>Rs. 750</td> </tr> <tr> <td>Above Rs. 2 lakhs and upto Rs. 3 lakhs</td> <td>Rs. 1050</td> </tr> <tr> <td>Above Rs. 3 lakhs and upto Rs. 5 lakhs</td> <td>Rs. 1100</td> </tr> <tr> <td>Above Rs. 5 lakhs and upto Rs. 10 lakhs</td> <td>Rs. 1450</td> </tr> <tr> <td>Above Rs. 10 lakhs upto Rs. 20 lakhs</td> <td>Rs. 2750</td> </tr> </tbody> </table>	Loan Quantum	Consolidated Charges	Upto Rs. 0.25 lakh	Nil	Above Rs. 0.25 lakh to Rs. 1 lakh	Rs. 450	Above Rs. 1 lakh and upto Rs. 2 lakhs	Rs. 750	Above Rs. 2 lakhs and upto Rs. 3 lakhs	Rs. 1050	Above Rs. 3 lakhs and upto Rs. 5 lakhs	Rs. 1100	Above Rs. 5 lakhs and upto Rs. 10 lakhs	Rs. 1450	Above Rs. 10 lakhs upto Rs. 20 lakhs	Rs. 2750
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Note: The limit sanctioned alone to be considered for collection of processing charges irrespective of earlier limits/liabilities of the borrower under agriculture gold loans. But once the customer aggregate limit cross Rs.25000/-, then the processing charges @ Rs.450/- to be collected even though the limit proposed to be sanctioned is within Rs.25000/-.

2. Safe Keeping charges

Loan amount	Safe keeping charges
Upto Rs. 25000	Nil
>Rs. 25000/- to Rs. 5 lakhs	Rs. 100/- per month
>Rs. 5 lakhs	Rs. 200/- per month