Fees & Charges – Agri & Allied Finance

Details of Charges	Charges / Fee Amount		
1. Processing Fees	upto 2% No loan related [charges (including guarantee fees of credit guarantee schemes),]41 and ad hoc service charges/inspection charges shall be levied on priority sector loans up to ₹50,000. In the case of eligible priority sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.		
2. Supervision Charge	AAF - Agriculture Facilities (Half Yearly)	<= ₹ 3 Lakh	₹ 300
		> ₹ 3 Lakh - ₹10 Lakh	₹ 900
		> ₹ 10 Lakh - ₹ 25 Lakh	₹ 1,500
		> ₹ 25 Lakh - ₹ 50 Lakh	₹ 1,750
		> ₹ 50 Lakh	₹ 3,500
	AAF -Allied Activities (Quarterly) *	<= ₹ 3 Lakhs	₹ 300
		> ₹ 3 Lakhs - ₹ 10 Lakhs	₹ 1,100
		> ₹ 10 Lakhs - ₹ 25 Lakhs	₹ 2,100
		> ₹ 25 Lakhs - ₹ 50 Lakhs	₹ 2,600
		> ₹ 50 Lakhs	₹ 3,200
**For cases under Pisciculture, Supervision charges shall apply annually*			
3. Prepayment Charges /Foreclosure Charges	a) Fixed Rate Loans (Term Loan/Cash Credit/Overdraft) : 4% (plus taxes) **Exception:** For Micro & Small Enterprise (MSE) PSL category borrowers: Loan Limit up to ₹50 Lakhs: Nil Loan Limit above ₹50 Lakhs: 4% (plus taxes)		
	b. Floating Rate Loans (Term Loan/Cash Credit/Overdraft):For MSE category (individual/Non-Individual) & Non MSE (Individual): Nil **Exception:** For Non-Individual customers who are not under MSE category: 4% (plus taxes)		
	***If customer comes within a 30 Days of renewal due date Nil Foreclosure charges applicable else 4% (plus applicable GST) charges applicable. This will be applied for Fixed and Floating both*		
	No fore closure charges to be levied for Bank's initiated foreclosure request.		
4. Stamp Duty & other statutory charges	At actuals as per applicable laws of the State		
5. Legal, valuation and vetting charges	At actuals		
6. CERSAI Charges	Recovery at cost at ₹ 100/- (plus taxes)		
7. Penal Charges	2% Per Annum for Non-Compliance of any terms and conditions of the transaction documents or any other credit covenants and discrepancy in collateral security if any.		
8. Custody charges for non-collection of original document	₹ 1000 per month (for customer who do not collect the original property documents beyond 60 days from the date of closure of the loan.)		
9. Cheque bounce charges/ECS/ACH return charges	₹ 500		
10. ROC filling charges (On customer request)	Vendor professional fees of ₹ 2,250 and MCA fees are as mentioned : 0- 30 days Normal Fees ₹ 600, 31- 60 days bucket Additional Fees ₹ 4,200/-, 61 to 120 days Ad-valorem Fees 0.05% of Exposure Amount Plus GST on professional fees		

11. Stock Audit Charges	For Sanctioned Limits up to ₹ 5 Cr: ₹ 10,000/- plus applicable GST For Sanctioned Limits above ₹ 5 Cr: ₹ 14,000/- plus applicable GST **For the customers having multiple locations, stock audit charges to paid/recovered according to the number of visits to factory, office, Godown etc.

*Charges which are in nature of fees are EXCLUSIVE of service tax.

Service tax and other government levies, as applicable, would be charged additionally.