



**ANNEXURE IX**

**Schedule of Charges for Agri Products**

**Kisan Loan**

Sr. No.	Description of charges	Charges		
		Customers	Loan amount	Processing fees
1	Processing fee	New customers	< ₹10 lakh	2.00% of loan amount/ sanctioned limit/ drawing power, s.t. to minimum of ₹1,000 plus applicable taxes
			> = ₹10 lakh	1.00% of loan amount/sanctioned limit/ drawing power, subject to minimum of 500 plus applicable taxes
		Existing customers	Enhancement/ Review-cum-enhancement	1.00% of sanctioned limit, plus applicable taxes
			Reduction/ Review-without-enhancement	0.50% of sanctioned limit, plus applicable taxes
2	Annual maintenance charge	Nil		
3	CERSAI charges	As per actuals plus applicable taxes		
4	Penal interest	2% p.a. on overdue amount over and above normal interest rate		
5	Foreclosure charge	<p><b>For CC/OD:</b> 4% plus applicable taxes on Sanctioned limit, if closed within 1 year. Else, Nil.</p> <p><b>For TL:</b> 4% plus applicable taxes on principal outstanding. Foreclosure charges not applicable in: i) Internal Balance Transfer cases ii) Cases where customer closes account with own funds</p>		
6	Legal/Technical and Valuation Charges	As per actuals		
7	Stamp duty and other statutory charges	At actuals as per applicable laws of the state during loan processing		

<b>Charges applicable to KCC Rupay Cards</b>		
8	Issuance charge	Nil
9	Issuance charge for additional cards	₹100 plus applicable taxes
10	Annual maintenance charge	<b><u>1<sup>st</sup> year:</u></b> Nil <b><u>2<sup>nd</sup> year onwards:</u></b> ₹100 plus applicable taxes
11	Charge for reissuance of debit card	₹100 plus applicable taxes
12	Pin re-generation Charge	<b><u>E-Pin generation:</u></b> Nil <b><u>Physical Pin re-generation:</u></b> ₹25 plus applicable taxes