



ANNEXURE IX:

Schedule of Charges & Features (Agri Products)

Section A: Kisan Loan

Sr. No.	Description of Charges	Charges													
1	Processing Fee	<table border="1"> <thead> <tr> <th>Customer</th> <th>Loan Amount</th> <th>Processing Fees</th> </tr> </thead> <tbody> <tr> <td rowspan="2">New Customer</td> <td><₹10 lakh</td> <td>2% of sanctioned limit/ drawing power subject to minimum of ₹1,000 plus applicable taxes</td> </tr> <tr> <td>>=₹10 lakh</td> <td>2% of sanctioned limit/ drawing power subject to minimum of ₹1,000 plus applicable taxes</td> </tr> <tr> <td rowspan="2">Existing Customers</td> <td>Enhancement/Renewal-cum-Enhancement</td> <td>1.00% of sanctioned limit plus applicable taxes</td> </tr> <tr> <td>Reduction/Renewal at existing level</td> <td>1.00% of sanctioned limit plus applicable taxes</td> </tr> </tbody> </table> <p>Note: i) All the above charges will attract applicable taxes which will also have to be collected from the borrower. ii) For the reduction/waiver/refund of processing fees, operating units should seek approval as per the applicable deviation matrix. iii) For the reduction/waiver/refund of other service charges, operating units should seek approval from appropriate authority.</p>	Customer	Loan Amount	Processing Fees	New Customer	<₹10 lakh	2% of sanctioned limit/ drawing power subject to minimum of ₹1,000 plus applicable taxes	>=₹10 lakh	2% of sanctioned limit/ drawing power subject to minimum of ₹1,000 plus applicable taxes	Existing Customers	Enhancement/Renewal-cum-Enhancement	1.00% of sanctioned limit plus applicable taxes	Reduction/Renewal at existing level	1.00% of sanctioned limit plus applicable taxes
Customer	Loan Amount	Processing Fees													
New Customer	<₹10 lakh	2% of sanctioned limit/ drawing power subject to minimum of ₹1,000 plus applicable taxes													
	>=₹10 lakh	2% of sanctioned limit/ drawing power subject to minimum of ₹1,000 plus applicable taxes													
Existing Customers	Enhancement/Renewal-cum-Enhancement	1.00% of sanctioned limit plus applicable taxes													
	Reduction/Renewal at existing level	1.00% of sanctioned limit plus applicable taxes													
2	Annual Maintenance Charge	Nil													
3	CERSAI Charges	As per actuals plus applicable taxes													
4	Penal Charges a) Overdue as a result of non-payment of interest/instalment on due date, or, drawings over limit/DP, or, expiry of limit, and/or,	2% per annum on the overdue amount													

	b) Non-compliance with any sanctioned covenants	
5	Foreclosure Charges	<p>For CC/OD: 4% on sanctioned limit if closed within 1 year. Else, NIL.</p> <p>For TL: 4% on principal outstanding</p> <p><i>Foreclosure charges not applicable in: i) Internal balance transfer cases ii) Customer closes account with own funds iii) Floating Rate loans</i></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
Charges applicable to KCC Rupay Cards		
8	Issuance Charge	Nil
9	Issuance Charge for additional cards	₹100 plus applicable taxes
10	Annual Maintenance Charge	<p>1^s Year: Nil</p> <p>2nd Year Onwards: ₹100 plus applicable taxes</p>
11	Charge for Reissuance of debit card	₹100 plus applicable taxes
12	Pin re-generation Charge	<p>E-Pin generation: Nil</p> <p>Physical Pin re-generation: ₹25 plus applicable taxes</p>

Note: All the above charges will attract applicable taxes which will also have to be collected from the borrower.

Section B: Kisan Sampann Plus

Sr. No.	Description of Charges	Charges								
1	Processing Fee	<table border="1"> <thead> <tr> <th>Customer</th> <th>Processing Fees</th> </tr> </thead> <tbody> <tr> <td>New Customer</td> <td>2.00% of loan amount/ sanctioned limit/ drawing power, subject to minimum of ₹500 plus applicable taxes</td> </tr> <tr> <td>Existing Customer - Renewal</td> <td>1.00% of renewed loan amount, subject to minimum of ₹500 plus applicable taxes</td> </tr> <tr> <td>Existing Customer - Enhancement</td> <td>1.50% of renewed loan amount, subject to minimum of ₹500 plus applicable taxes</td> </tr> </tbody> </table> <p>Note:</p> <p>i) All the above charges will attract applicable taxes which will also have to be collected from the borrower.</p> <p>ii) For the reduction/waiver/refund of processing fees, operating units should seek approval as per the applicable deviation matrix.</p> <p>iii) For the reduction/waiver/refund of other service charges, operating units should seek approval from appropriate authority.</p>	Customer	Processing Fees	New Customer	2.00% of loan amount/ sanctioned limit/ drawing power, subject to minimum of ₹500 plus applicable taxes	Existing Customer - Renewal	1.00% of renewed loan amount, subject to minimum of ₹500 plus applicable taxes	Existing Customer - Enhancement	1.50% of renewed loan amount, subject to minimum of ₹500 plus applicable taxes
Customer	Processing Fees									
New Customer	2.00% of loan amount/ sanctioned limit/ drawing power, subject to minimum of ₹500 plus applicable taxes									
Existing Customer - Renewal	1.00% of renewed loan amount, subject to minimum of ₹500 plus applicable taxes									
Existing Customer - Enhancement	1.50% of renewed loan amount, subject to minimum of ₹500 plus applicable taxes									
2	Annual Maintenance Charge	Nil								
3	CERSAI Charges	As per actuals plus applicable taxes								
4	Penal Charges c) Overdue as a result of non-payment of interest/instalment on due date, or drawings over limit/DP, or expiry of limit and/or d) Non-compliance with any sanctioned covenants	2% per annum on the overdue amount								
5	Foreclosure Charges	<p>For CC/OD: 4% on sanctioned limit if closed within 1 year. Else, NIL.</p> <p>For TL: 4% on principal outstanding</p> <p><i>Foreclosure charges not applicable in: i) Internal balance transfer cases ii) Customer closes account with own funds iii) Floating Rate loans</i></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
8	Issuance Charge	Nil
9	Issuance Charge for additional cards	₹100 plus applicable taxes
10	Annual Maintenance Charge	1st Year: Nil 2nd Year Onwards: ₹100 plus applicable taxes
11	Charge for Reissuance of debit card	₹100 plus applicable taxes
12	Pin re-generation Charge	E-Pin generation: Nil Physical Pin re-generation: ₹25 plus applicable taxes

Note: All the above charges will attract applicable taxes which will also have to be collected from the borrower.

Section C: Agri Sampann Plus & Non-Schematic Products

Sr. No.	Description of Charges	Charges
1	Processing Fee	Loan Sanction: Non refundable processing fees up to 2.00% Renewal: Up to 1.00% of sanction limit Pre-payment/Pre-closure Charges: Up to 2.00% on sanction limit for working capital facility and up to 2.00% on outstanding for term loan Note: Pre-payment/pre-closure charges not applicable for: i) Customers closing account from own funds ii) Customers not interested in renewal of the facility and request for closure of account when the facility is due for renewal after clearing all the dues.
2	CERSAI Charges	As per actuals
3	Penal Charges on non-payment of interest/instalment on due date, or non-realisation of bills on the date of payment or drawings over limit/DP	2.00% per annum on overdue instalment/ interest charges/unrealised bills purchased/ discounted/ drawings over limit/ DP

4	Penal Charges for: i) Delay in submission of monitoring documents (wherever applicable) including but not limited to: (a) Stock statements (b) Financial followup reports (c) Audited financials (d) Insurance policies (e) Bank statement of other lenders ii) Non-compliance with other sanctioned covenants	<p>For fund based sanction limits below ₹ 5 cr: ₹5,000 per item per month for the delayed period</p> <p>For fund based sanction limits of ₹ 5 cr and above: ₹10,000 per item per month for the delayed period</p>							
5	Penal Charges for Non-creation of security	<p>For sanction limits below ₹5 crore: Up to ₹5,000 per month for delayed period</p> <p>For sanction limits of ₹5 crore and above: ₹10,000 per month for the delayed period</p>							
6	Penal Charge for expiry of working capital limits	2% per annum on the outstanding amount of fund based /non-fund based credit facilities for the expiry period							
7	Penal Charges related to LCs and BGs	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>LCs devolved – Advance Bills under ILC paid</td> <td rowspan="2">Contracted rate on CC/OD plus 2% per annum if the LC/BG facility is sanctioned as a part of working capital along with Cash Credit facility, on the unadjusted outstanding</td> </tr> <tr> <td>Invoked Bank Guarantees – BG crystallised</td> </tr> <tr> <td>Signature verification of acceptance under LC (if received in physical form)</td> <td>₹500</td> </tr> </tbody> </table>	Particulars	Charges	LCs devolved – Advance Bills under ILC paid	Contracted rate on CC/OD plus 2% per annum if the LC/BG facility is sanctioned as a part of working capital along with Cash Credit facility, on the unadjusted outstanding	Invoked Bank Guarantees – BG crystallised	Signature verification of acceptance under LC (if received in physical form)	₹500
Particulars	Charges								
LCs devolved – Advance Bills under ILC paid	Contracted rate on CC/OD plus 2% per annum if the LC/BG facility is sanctioned as a part of working capital along with Cash Credit facility, on the unadjusted outstanding								
Invoked Bank Guarantees – BG crystallised									
Signature verification of acceptance under LC (if received in physical form)	₹500								
8	Foreclosure Charges	<p>For CC/OD: 4% plus applicable taxes on sanctioned limit if closed within 1 year. Else, NIL.</p> <p>For TL: 4% plus applicable taxes on principal outstanding</p>							
9	Legal/Technical and Valuation Charges	As per actuals							
10	Stock Audit Charge	As per actuals							
11	Stamp Duty and other Statutory Charges	At actuals as per applicable laws of the state during loan processing							

12	Commissions on Letters of Credit and Bank Guarantees	Up to 2% per annum commission shall be charged on pro-rata basis based on the tenure of the amount of non-funded facility availed by the borrower	
13	Transaction Charges	Type	Charges
		NEFT / RTGS	
		Inward	Free
		Outward	Free
		DD / Pay Order	
		First 100 transactions per month	Free
		DD issuance charge up to ₹2,000	₹20
		DD issuance charge ₹2,001 to ₹10,000	₹50
		DD issuance charge above ₹10,001	₹2 per ₹1,000
		Duplicate issuance per instrument	₹100
		Cancellation/ Revalidation charge per instrument	₹100
		Cash Deposit (CC/OD)	Free cash deposit up to ₹2 crore per month. Thereafter, charges will be applicable as ₹2.50 per ₹1,000 (min. ₹25)
		Cash Withdrawal (CC/OD)	Unlimited
		Cheque Bounce	i. Cheque return: Financial reason for inward - ₹300 ii. Cheque Return: Financial return for outward - ₹50 iii. Stop payment per instrument - ₹100 iv. Stop payment per series - ₹300
Cheque Leaves	500 cheque leaves free. Thereafter ₹2.00/ leaf		
SMS Alerts	Free		
e-mail Statement	i. Monthly Statement – Free ii. Duplicate Monthly Statement - ₹100 iii. Annual Consolidated Statement – Free iv. Duplicate Consolidated Annual Statement - ₹200		
14	Inspection Charges	NIL	
15	Mortgage Charges	Particular	Charges

		<table border="1"> <tr> <td>Sanctioned limits above ₹10 lakh</td> <td>₹1,000 per memorandum of entry/ mortgage deed</td> </tr> <tr> <td>In case Bank is the mortgage creating lender with custodian of title deeds for aggregate loan value upto ₹20 crore (In multiple or consortium arrangements)</td> <td>₹5,000 per memorandum of entry/mortgage deed</td> </tr> <tr> <td colspan="2" style="text-align: center;">Extension of an existing mortgage</td> </tr> <tr> <td>For securing enhanced limits sanctioned to the borrower</td> <td>50% of relevant slab of charges</td> </tr> <tr> <td>In favor of other lenders</td> <td>50% of relevant slab of charges</td> </tr> <tr> <td colspan="2">The out of pocket expenditure (such as stamp duty, legal charges, etc.) to be borne by the borrower. The above mortgage charges specified is applicable as per MOE/Mortgage Deed irrespective of the number of title deeds.</td> </tr> </table>	Sanctioned limits above ₹10 lakh	₹1,000 per memorandum of entry/ mortgage deed	In case Bank is the mortgage creating lender with custodian of title deeds for aggregate loan value upto ₹20 crore (In multiple or consortium arrangements)	₹5,000 per memorandum of entry/mortgage deed	Extension of an existing mortgage		For securing enhanced limits sanctioned to the borrower	50% of relevant slab of charges	In favor of other lenders	50% of relevant slab of charges	The out of pocket expenditure (such as stamp duty, legal charges, etc.) to be borne by the borrower. The above mortgage charges specified is applicable as per MOE/Mortgage Deed irrespective of the number of title deeds.	
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16	Issuance of No Dues certificate	₹500												
17	Issuance of Solvency certificate	<table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Up to ₹10 lakh</td> <td>₹2,500</td> </tr> <tr> <td>>= ₹10 lakh & < ₹50 lakh</td> <td>₹5,000</td> </tr> <tr> <td>>= ₹50 lakh & < ₹2.5 Cr.</td> <td>₹10,000</td> </tr> <tr> <td>>= ₹2.5 Cr.</td> <td>₹15,000</td> </tr> </tbody> </table>	Loan Amount	Charges	Up to ₹10 lakh	₹2,500	>= ₹10 lakh & < ₹50 lakh	₹5,000	>= ₹50 lakh & < ₹2.5 Cr.	₹10,000	>= ₹2.5 Cr.	₹15,000		
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Up to ₹10 lakh	₹2,500													
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>= ₹50 lakh & < ₹2.5 Cr.	₹10,000													
>= ₹2.5 Cr.	₹15,000													
18	Documentation Charges	₹1,000 (Paid at the time of documentation at each instance of fresh/enhancement sanction. Further, the above charges are not applicable in case of consortium documentation and when revival letters/AODs/ Balance Confirmations/ Link Documents are obtained)												
19	Allocation of Limit	Nil												
20	Bill Discounting	Handling Charges – Bill Handling Charges 0.25% of bill amount minimum of ₹500 plus applicable interest/discount rate as stipulated in sanction note												
21	Bank Guarantees (in case of all BGs, commission to be recovered on the basis of actual month in which validity of guarantee including claim period expires)	<p>Performance Guarantee – Issuance Up to 2.0% per annum (up to claim expiry period) Minimum - ₹1,000</p> <p>Financial Guarantee – Issuance Up to 2.0% per annum (up to claim expiry period) Minimum - ₹1,000</p> <p>Amendment Charges</p> <ol style="list-style-type: none"> Text amendment - ₹500 per transaction Tenor/value enhancement- in line with the issuance of service charge for additional tenor/incremental value 												

		<p>Cancellation of BG (at application request) - ₹1,000</p> <p>Issuance of Duplicate BG - ₹2,000</p> <p>BG against Cash Margin - Applicable charges for BG as above</p> <p>Claim processing/Invocation charges - ₹1,000</p> <p>SFMS (wherever applicable) - ₹300</p>																
22	Inland Letters of Credit	<p>Issuance/commitment of charges - Up to 2.50% of the LC amount (including bill handing/ realisation charges)</p> <p>Amendment</p> <p>a. Text amendment - ₹1,000</p> <p>b. Tenor/value enhancement – In line with the usance commitment commission charge for additional tenor/incremental value</p> <p>Usance Bill drawn under LC – Overdrawn value under LC Commission to be charged on the overdrawn amount for the usance period from date of acceptance of the bill in line with the usance commitment commission charge</p> <p>Cancellation of Inland LC (at application request) - ₹1,000</p> <p>Advising of LC - ₹1,000</p> <p>LC amendment</p> <p>a. ₹1,000 Transfer of LC</p> <p>b. ₹1,000 per transfer</p> <p>Courier - ₹400</p> <p>SFMS - ₹100</p> <table border="1" data-bbox="549 1406 1444 2004"> <thead> <tr> <th colspan="2">Inland Bills – Inward and Outward Charges</th> </tr> </thead> <tbody> <tr> <td>Negotiation Charges</td> <td>Up to 0.30% per annum of the bill amount, minimum ₹1,000 plus applicable interest/ discount rate as stipulated in the sanction note</td> </tr> <tr> <td>Lodgment Charges – Inland Outward Bills</td> <td>0.25% of the bill value; Minimum ₹1,000; No charge if the bill is discounted</td> </tr> <tr> <td>Lodgment Charges – Inland Outward Bills (Non-LC)</td> <td>0.25% of the bill value; Minimum of ₹1,000</td> </tr> <tr> <td>Acceptance Charges: Bill</td> <td>₹1,500 per bill</td> </tr> <tr> <td>Acceptance Charges</td> <td></td> </tr> <tr> <td>Outward Bill Realisation Charges</td> <td>₹500</td> </tr> <tr> <td>Discrepancy fee per bill (for Inland Inward Bills only)</td> <td>₹1,500</td> </tr> </tbody> </table>	Inland Bills – Inward and Outward Charges		Negotiation Charges	Up to 0.30% per annum of the bill amount, minimum ₹1,000 plus applicable interest/ discount rate as stipulated in the sanction note	Lodgment Charges – Inland Outward Bills	0.25% of the bill value; Minimum ₹1,000; No charge if the bill is discounted	Lodgment Charges – Inland Outward Bills (Non-LC)	0.25% of the bill value; Minimum of ₹1,000	Acceptance Charges: Bill	₹1,500 per bill	Acceptance Charges		Outward Bill Realisation Charges	₹500	Discrepancy fee per bill (for Inland Inward Bills only)	₹1,500
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Acceptance Charges																		
Outward Bill Realisation Charges	₹500																	
Discrepancy fee per bill (for Inland Inward Bills only)	₹1,500																	

		Dishonored bills/document return charges	₹1,000
		SFMS	₹300
		Courier	₹250
<p><i>Note:</i> All the above charges will attract applicable taxes which will also have to be collected from the borrower</p>			