

Schedule of Charges

	Type of Charge/ Penalty								
Products	RoI (Current Maximum Lending Rate / Card rate)	PF	Credit Guarantee Cost	Documentation charge/ Late Payment Fee	Legal & Technical Evaluation fee & stamp paper charge	Penalty for cheque/ ENACH/ SI bounce	NACH/ Cheque/ Bank Account Swap charge	Annual maintenance charge (only for Running limits)	Commitment charge for WC
Kisan Pragati	16.75 to 17.75%	1.5% + GST		As per annexure	Actuals	Rs. 500 per instance	Rs. 500 per instance	As per annexure	
Kisan Credit Card	7.00 to 17.75%	1.5% + GST		As per annexure	Actuals	Rs. 500 per instance		As per annexure	
Haritha Loan	19.34 to 20.59%	1.5% + GST	As applicable	As per annexure	Actuals				
Kisan Jyoti	16.75 to 17.75%	1.5% + GST		As per annexure	Actuals	Rs. 500 per instance		As per annexure	
Kisan Sampada	13.44%- 19.19%	1.5% + GST	0.5 % to 1.5%	As per annexure	Actuals	Rs. 500 per instance	Rs. 500 per instance	As per annexure	1% on unutilised amount
FPO Finance	15.72%- 16.72%	1.5% + GST	0.5% to 1.5%	As per annexure	Actuals	Rs. 500 per instance	Rs. 500 per instance	As per annexure	
Kisan Saral	19.75% to 23.75%	1.50 % + GST		As per annexure	Actuals	Rs. 500 per instance	Rs. 500 per instance	As per annexure	
ESAF Dairy Development loan	19.33% 20.58%	1.50 % + GST	As applicable	As per annexure	Actuals	Rs. 300 per instance	Rs. 300 per instance	As per annexure	
Kisan Vahan	14.50% to 19.75%	1.50 % + GST		As per annexure	Actuals	Rs. 500 per instance	Rs. 500 per instance	-	

*For KCC, charges are incurred for loan cases more than Rs. 3 L & no charges are levied for PSL up to Rs. 50,000

Annexure

Late Payment Penalty for all Products:

Sl No.	Loan Type	Loan Type Structure of Penal charges
1	All Installment Based Loans	Rs.100/- per instance for EMI amount upto Rs. 50,000/-
		Rs.250/- per instance for EMI amount greater than Rs. 50,000/- and upto 5 lakhs
		Rs.1000/- per instance for EMI amount greater than Rs. 5 lakhs and upto 15 lakhs
		Rs.2500/- per instance for EMI amount greater than Rs. 15 lakhs and upto 25 lakhs
		Rs.5000/- per instance for EMI amount greater than Rs.25 lakhs
2	Gold Loans	Rs.100/- per instance of Interest /Principal/EMI for Loan Amounts upto Rs.1 Lakh
		Rs.500/- per instance of Interest /Principal/EMI for Loan Amounts greater than 1 lakh and upto 3 lakhs
		Rs.750/- per instance of Interest /Principal/EMI for Loan Amounts greater than 3 lakh and upto 5 lakhs
		Rs.1000/- per instance of Interest /Principal/EMI for Loan Amounts greater than 5 lakh and upto 10 lakhs
		Rs.2000/- per instance of Interest /Principal/EMI for Loan Amounts greater than 10 lakh and upto 12.5 lakhs
		Rs.2500/- per instance of Interest /Principal/EMI for Loan Amounts greater than 12.5 lakh and upto 25 lakhs
		Rs.5000/- per instance of Interest /Principal/EMI for Loan Amounts greater than 25 lakhs
3	All Running Limits	Rs. 200/- per instance of Interest/Principal/EMI for Loan Amounts upto Rs. 10 lakh
		Rs. 300/- per instance of Interest/Principal/EMI for Loan Amounts greater than Rs. 10 lakhs and upto 50 lakhs
		Rs. 500/- per instance of Interest/Principal/EMI for Loan Amounts greater than Rs. 50 lakh

Documentation charges

Sanction Limits of loan	Charges Amount (in Rs.)
> Rs. 3 L up to Rs. 5 L	Rs.500+GST
> Rs. 5 L up to Rs. 25 L	Rs.1,500+GST
> Rs. 25 L up to Rs. 50 L	Rs.2,500+GST
> Rs. 50 L up to Rs. 100 L	Rs.5,000+GST
> Rs. 100 L	Rs.7,500+GST

Annual Maintenance Charges

Sanction Limit	Charges (in Rs.)
> Rs. 3 L up to Rs. 5 L	Rs.1,250+GST
> Rs. 5 L and up to Rs. 10 L	Rs.1,500+GST
> Rs. 10 L and up to Rs. 25 L	Rs.2,000+GST
> Rs. 25 L and up to Rs. 100 L	Rs.2,500+GST
above Rs. 100 L	Rs.3,000+GST