

Information on charges levied for providing various facilities to customers (Rural Lending)					
Sr. No.	Rural Lending Products	List of charges			
	<b>Kisan Credit Card - Cash Credit</b>	Interest Rate	MCLR + Spread (2.30% to 7.30%)		
		Processing Fees	Upto 1.50% (plus taxes) of the facility amount		
		Stamp Duty & other statutory document charges	As per applicable laws of state		
		Legal & Technical Charges	Upto Rs. 5000/- each		
		Cheque book issuance charge	First 100 leaves free (for new borrowal account) and thereafter Rs 2/- per leaf		
		Cheque Bounce	Rs. 500/- per instance +ST		
		Penal Interest	6% per annum will be applicable in case of any default		
		Prepayment Penalty	Nil		
		Legal/Collection/Repossession and incidental charges are those expenses that are not budgeted or specified but are incurred by the bank on behalf of the customer	As per actuals		
		No dues certificate/ No objection certificate	Nil		
		Non submission of stock statement	Nil		
		ROC filing charges	Rs. 1200/- per filing +ST if filed within 30 days. Additional penalty will be levied after 30 days		
		Non submission of property/stock insurance	6% Additional rate of interest on the amount outstanding		

	<b>Kisan Credit Card - Term Loan</b>	Interest Rate	MCLR + Spread (3.30% to 7.30%)
		Processing Fees	Upto 1.00% (plus taxes) of the facility amount
		Stamp Duty & other statutory document charges	As per applicable laws of state
		Legal & Technical Charges	Upto Rs. 5000/- each
		Cheque book issuance charge	First 100 leaves free (for new borrowal account) and thereafter Rs 2/- per leaf
		Cheque Bounce	Rs. 500/- per instance +ST
		Penal Interest	6% per annum will be applicable in case of any default
		Prepayment Penalty	Nil
		Legal/Collection/Repossession and incidental charges are those expenses that are not budgeted or specified but are incurred by the bank on behalf of the customer	As per actuals
		No dues certificate/ No objection certificate	Nil
		Non submission of stock statement	Nil
		ROC filing charges	Rs. 1200/- per filing +ST if filed within 30 days. Additional penalty will be levied after 30 days
		Non submission of property/stock insurance	6% Additional rate of interest on the amount outstanding
	<b>Commodity / Farm Produce Power</b>	Interest Rate	MCLR + Spread (2.80% to 6.80%)
		Processing Fees	Upto 1.00% (plus taxes) of the loan amount
		Stamp Duty & other statutory document charges	As per applicable laws of state
		Legal & Technical Charges	Nil

		Cheque book issuance charge	First 100 leaves free (for new borrowal account) and thereafter Rs 2/- per leaf
		Cheque Bounce	Nil
		Penal Interest	6% per annum will be applicable in case of any default
		Prepayment Penalty	0.50% of the amount , if closed within 30 days
		Legal/Collection/Repossession and incidental charges are those expenses that are not budgeted or specified but are incurred by the bank on behalf of the customer	As per actuals
		No dues certificate/ No objection certificate	Nil
		Non submission of stock statement	Nil
		ROC filing charges	NA
		Non submission of property/stock insurance	NA
	<b>Cattle Power</b>	Interest Rate	MCLR + Spread (2.55% to 6.55%)
		Processing Fees	Up to 1.00% (plus taxes) of the loan amount
		Stamp Duty & other statutory document charges	As per applicable laws of state
		Legal & Technical Charges	Upto Rs. 5000/- each
		Cheque book issuance charge	First 100 leaves free (for new borrowal account) and thereafter Rs 2/- per leaf
		Cheque Bounce	Rs. 500/- per instance +ST
		Penal Interest	6% per annum will be applicable in case of any default
		Prepayment Penalty	Nil

		Legal/Collection/Repossession and incidental charges are those expenses that are not budgeted or specified but are incurred by the bank on behalf of the customer	As per actuals
		No dues certificate/ No objection certificate	Nil
		Non submission of stock statement	Nil
		ROC filing charges	Rs. 1200/- per filing +ST if filed within 30 days. Additional penalty will be levied after 30 days
		Non submission of property/stock insurance	6% Additional rate of interest on the amount outstanding
	<b>AGPRO Power</b>	Interest Rate	MCLR + Spread (2.30% to 6.30%)
		Processing Fees	Up to 1.00% (plus taxes) of the loan amount
		Stamp Duty & other statutory document charges	As per applicable laws of state
		Legal & Technical Charges	Upto Rs. 5000/- each
		Cheque book issuance charge	First 100 leaves free (for new borrowal account) and thereafter Rs 2/- per leaf
		Cheque Bounce	Rs. 500/- per instance +ST
		Penal Interest	6% per annum will be applicable in case of any default
		Prepayment Penalty	Nil
		Legal/Collection/Repossession and incidental charges are those expenses that are not budgeted or specified but are incurred by the bank on behalf of the customer	As per actuals
		No dues certificate/ No objection certificate	Nil

		Non submission of stock statement	6% (plus taxes) of the outstanding amount from the date of default
		ROC filing charges	Rs. 1200/- per filing +ST if filed within 30 days. Additional penalty will be levied after 30 days
		Non submission of property/stock insurance	6% Additional rate of interest on the amount outstanding
	<b>Kisan Mitra &amp; Arthia Power</b>	Interest Rate	MCLR + Spread (2.30% to 6.30%)
		Processing Fees	Upto 0.75% (plus taxes) of loan amount
		Stamp Duty & other statutory document charges	As per applicable laws of state
		Legal & Technical Charges	Upto Rs. 5000/- each
		Cheque book issuance charge	First 100 leaves free (for new borrowal account) and thereafter Rs 2/- per leaf
		Cheque Bounce	Rs. 500/- per instance +ST
		Penal Interest	6% per annum will be applicable in case of any default
		Prepayment Penalty	Nil
		Legal/Collection/Repossession and incidental charges are those expenses that are not budgeted or specified but are incurred by the bank on behalf of the customer	As per actuals
		No dues certificate/ No objection certificate	Nil
		Non submission of stock statement	6% (plus taxes) of the outstanding amount from the date of default

		ROC filing charges	Rs. 1200/- per filing +ST if filed within 30 days. Additional penalty will be levied after 30 days
		Non submission of property/stock insurance	6% Additional rate of interest on the amount outstanding
	<b>Tractor Loan</b>	Interest rate	16.50% - 18.00%
		Processing fees	Upto 1.25% (plus taxes) of the loan amount
		Cheque Bounce / Instrument Return Charges	Rs 500/ Instance
		Cheque / Instrument Swap Charges	Rs 500/ Instance
		Duplicate Statement issuance charges	Rs 500/ Instance
		Duplicate Repayment Schedule issuance charges	Rs 500/ Instance
		Duplicate No Dues Certificate / NOC	Rs 500/ Instance
		Late repayment penalty	2% per month
		Loan cancellation / Re-booking	Rs 500/ instance
		Stamp Duty	On Actuals
		Issuance of Credit Report	Rs 50/ Instance
	<b>Mirco Finance</b>	Interest Rate	26%
		Processing Fees	NIL
		Stamp Duty & other statutory document charges	As per applicable laws of state
	<b>Kisan Sampoorna- Term Loan</b>	Processing Fees	Upto 1.50% (plus taxes) of the facility amount
		Stamp Duty & other statutory document charges	As per applicable laws of state
		Legal & Technical Charges	Upto Rs. 5000/- each
		Cheque book issuance charge	First 100 leaves free (for new borrowal account) and thereafter Rs 2/- per leaf

		Cheque Bounce	Rs. 500/- per instance +ST
		Penal Interest	6% per annum will be applicable in case of any default
		Prepayment Penalty	Nil
		Legal/Collection/Repossession and incidental charges are those expenses that are not budgeted or specified but are incurred by the bank on behalf of the customer	As per actuals
		No dues certificate/ No objection certificate	Nil
		Non submission of stock statement	Nil
		ROC filing charges	Rs. 1200/- per filing +ST if filed within 30 days. Additional penalty will be levied after 30 days
		Non submission of property/stock insurance	6% Additional rate of interest on the amount outstanding