

SCHEDULE OF CHARGES – Agri Group Loan

PARTICULARS	CHARGES
Processing Fee	1.2% + GST
Life Insurance	Premium Of Life Insurance Will Be Borne By The Borrower And Will Be Deducted By Netting Of The Loan
Prepayment Charges	Nil
Pre Closure	Nil
Late payment EMI	Nil
Bureau Charges	Nil
Post Sanction Charges (Stamp duty)	₹1 stamp duty on DPN (Demand Promissory note) as part of post sanction document .

SCHEDULE OF CHARGES – Kisan Suvidha

PARTICULARS	CHARGES
Processing Fee	1% + GST
Life Insurance	Premium Of Life Insurance Will Be Borne By The Borrower And Will Be Deducted By Netting Of The Loan
Prepayment Charges	Nil

Pre Closure	Nil
Bureau Charges	Rs. 10 per borrower
Late payment EMI	Rs. 100 plus GST after 3 days
Post Sanction Charges (Stamp duty)	Basis state stamp duty charges for Agriculture

SCHEDULE OF CHARGES – Kisan Pragati Card

PARTICULARS	CHARGES
Processing Fee	1% + GST Nil- for loan upto ₹ 3 lakhs
Life Insurance	Premium Of Life Insurance Will Be Borne By The Borrower And Will Be Deducted By Netting Of The Loan
Prepayment Charges	Nil
Pre Closure	Nil
Login Fee	₹ 3000+GST
Post Sanction Charges (Stamp duty)	Basis state stamp duty charges for Agriculture
Penal Interest	CC - 4% per annum on O/S amount TL – 4% per annum on Overdue amount for the overdue period.
Bounce Charge	₹ 100 for every instance of ECS/ NACH/Cheque bounce/ SI Failures
Duplicate copy of property document	Rs 1000 +GST
CERSAI charges for creation or modification of charge	Nil for loan amount below Rs 1.6 lakhs Rs 50+ GST for loan above Rs 1.6 lakhs – 5 lakhs Rs 100 + GST for loans above 5 lakhs Applicable for both creation and modification of security