

**APPLICABLE SERVICE CHARGES – AGRICULTURE ADVANCE UPDATED AS ON
17.10.2023.**

A. For Agriculture Loan- Priority Sector															
SL NO.	DESCRIPTION OF CHARGES	APPLICABLE CHARGES													
1	Processing charges/upfront fees for a) For short term loans	Upto Rs. 25000/-	Nil												
		>Rs. 25000 to Rs. 2.00 Lakh	Rs. 300/-												
		>Rs. 2.00 Lakh	Rs.250 Per lakh or part thereof No Maximum cap												
	b) Term Loans	>Rs. 25000/- to Rs.2.00 Lakh	0.50 % of loan amount with the Minimum amount of Rs.500												
		>Rs. 2.00 Lakh to Rs. 25.00 Lakh	0.75% of loan amount with the Minimum amount of Rs.2000/-												
		Above 25.00 Lakh	1% of loan amount (including appraisal Charges) No Maximum cap												
	c) SHG	Processing charge is waived to SHGs up to Rs.5.00 Lakh. However, Documentation charges, Inspection charges and other service charges are completely waived to SHGs.													
		<table border="1" style="width: 100%; border-collapse: collapse; margin: 5px 0;"> <thead> <tr> <th rowspan="2" style="width: 30%;">Loan Amount</th> <th colspan="2" style="text-align: center;">Processing Charge</th> </tr> <tr> <th style="width: 35%;">Working Capital</th> <th style="width: 35%;">Term Loan</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px 5px;">>Rs.5lakh to 10lakh</td> <td style="text-align: center; padding: 2px 5px;">0.15%</td> <td style="text-align: center; padding: 2px 5px;">0.25%</td> </tr> <tr> <td style="padding: 2px 5px;">>Rs.10 lakh</td> <td style="text-align: center; padding: 2px 5px;">0.20%</td> <td style="text-align: center; padding: 2px 5px;">0.25%</td> </tr> </tbody> </table>		Loan Amount	Processing Charge		Working Capital	Term Loan	>Rs.5lakh to 10lakh	0.15%	0.25%	>Rs.10 lakh	0.20%	0.25%	
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	Working Capital	Term Loan													
>Rs.5lakh to 10lakh	0.15%	0.25%													
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		*Out of pocket expenses shall be collected from the respective SHGs. Wherever bank enters into MoU with NGO/Other agencies under Business Continuity Plan, no processing charges to be collected for the credit linkage.													
2	Inspection Charges	A. For Agriculture loans: <table border="1" style="width: 100%; border-collapse: collapse; margin: 5px 0;"> <thead> <tr> <th style="width: 30%;">Limit</th> <th style="width: 35%;">Per inspection in Rs.</th> <th style="width: 35%;">Maximum per Year in Rs.</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px 5px;">Up to and inclusive of Rs.25000/-</td> <td style="text-align: center; padding: 2px 5px;">Nil</td> <td style="text-align: center; padding: 2px 5px;">Nil</td> </tr> <tr> <td style="padding: 2px 5px;">> Rs.25000-Rs.2 lakhs</td> <td style="text-align: center; padding: 2px 5px;">Rs. 200/-</td> <td style="text-align: center; padding: 2px 5px;">Rs. 600/-</td> </tr> <tr> <td style="padding: 2px 5px;">Above Rs.2 lakhs</td> <td style="text-align: center; padding: 2px 5px;">Rs. 200/-</td> <td style="text-align: center; padding: 2px 5px;">Actuals</td> </tr> </tbody> </table>		Limit	Per inspection in Rs.	Maximum per Year in Rs.	Up to and inclusive of Rs.25000/-	Nil	Nil	> Rs.25000-Rs.2 lakhs	Rs. 200/-	Rs. 600/-	Above Rs.2 lakhs	Rs. 200/-	Actuals
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> Rs.25000-Rs.2 lakhs	Rs. 200/-	Rs. 600/-													
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		<p>B. Weaker section/Govt. Sponsored Schemes:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Limit</th> <th style="width: 30%;">Per inspection in Rs.</th> <th style="width: 40%;">Maximum per Year in Rs.</th> </tr> </thead> <tbody> <tr> <td>Up to and inclusive of Rs.25000/-</td> <td style="text-align: center;">Nil</td> <td style="text-align: center;">Nil</td> </tr> <tr> <td>> Rs.25000-Rs.2 lakhs</td> <td></td> <td style="text-align: center;">200</td> </tr> <tr> <td>Above Rs.2 lakhs</td> <td></td> <td style="text-align: center;">300</td> </tr> </tbody> </table>	Limit	Per inspection in Rs.	Maximum per Year in Rs.	Up to and inclusive of Rs.25000/-	Nil	Nil	> Rs.25000-Rs.2 lakhs		200	Above Rs.2 lakhs		300
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Up to and inclusive of Rs.25000/-	Nil	Nil												
> Rs.25000-Rs.2 lakhs		200												
Above Rs.2 lakhs		300												
3	Documentation Charges	<p>Rs.50/- per lakh or part thereof with a maximum of Rs.25000/- Note:</p> <ol style="list-style-type: none"> 1. Documentation charges will not be applicable to: <ul style="list-style-type: none"> • Government sponsored Schemes (including SHG's) • Priority Sector loans upto Rs.25000/-. • Agriculture Gold loans & AL VSLs against our own Deposit 2. In case of operative accounts like KCCS/ Canara Kisan OD, documentation charges to be collected at the time of- <ul style="list-style-type: none"> • Renewal (With/without enhancement) • For Enhanced limit in case of Mid-Term enhancement. 												
4	Mortgage Charges	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 60%;">Loans upto Rs.50 Lakhs</td> <td style="width: 40%;">NIL</td> </tr> <tr> <td>Loans Above Rs.50 Lakhs and upto Rs. 100 Lakhs</td> <td style="text-align: center;">Rs. 1000/-</td> </tr> <tr> <td>Loans Above Rs.100 Lakhs and upto Rs. 1000 Lakhs</td> <td style="text-align: center;">Rs. 20/- Lakhs or part thereof with a maximum of Rs. 15000/-</td> </tr> <tr> <td>Loans Above Rs.1000 Lakhs and upto Rs. 2500 Lakhs</td> <td style="text-align: center;">Rs. 20000/-</td> </tr> <tr> <td>Loans Above Rs.2500 Lakhs</td> <td style="text-align: center;">Rs. 30000/-</td> </tr> </tbody> </table>	Loans upto Rs.50 Lakhs	NIL	Loans Above Rs.50 Lakhs and upto Rs. 100 Lakhs	Rs. 1000/-	Loans Above Rs.100 Lakhs and upto Rs. 1000 Lakhs	Rs. 20/- Lakhs or part thereof with a maximum of Rs. 15000/-	Loans Above Rs.1000 Lakhs and upto Rs. 2500 Lakhs	Rs. 20000/-	Loans Above Rs.2500 Lakhs	Rs. 30000/-		
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Loans Above Rs.1000 Lakhs and upto Rs. 2500 Lakhs	Rs. 20000/-													
Loans Above Rs.2500 Lakhs	Rs. 30000/-													
5	Appraisal charges by AIC	<p>A. For our Bank clients Project Formulation/ Appraisal/ Vetting</p> <p>I. Term loan proposals other than Food and Agro Processing Units</p> <p>If AIC appraisal report is issued to the Customer the following charges to be collected;</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Project cost</th> <th style="width: 50%;">Service charges</th> </tr> </thead> <tbody> <tr> <td>Project Cost up to Rs.500 lakhs</td> <td style="text-align: center;">Rs.5000/- + applicable GST</td> </tr> <tr> <td>Project Cost above Rs.500 lakhs</td> <td style="text-align: center;">Rs.10000/- + applicable GST</td> </tr> </tbody> </table>	Project cost	Service charges	Project Cost up to Rs.500 lakhs	Rs.5000/- + applicable GST	Project Cost above Rs.500 lakhs	Rs.10000/- + applicable GST						
Project cost	Service charges													
Project Cost up to Rs.500 lakhs	Rs.5000/- + applicable GST													
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ii) **Term loan proposals for Food and Agro Processing Units:**
 Appraisal report strictly for Bank's internal use, i.e., not to be shared with the Customers/Other lenders:

Project Cost	Schedule of Fees
Rs.1 Crore & above and upto Rs.10 Crore	0.10% of the project cost with minimum of Rs.50,000/-
Above Rs.10 Crore and upto Rs.50 Crore	0.075% of the project cost with minimum of Rs.2 lakh
Above Rs.50 Crore and upto Rs.500 Crore	0.05% of the project cost with minimum of Rs.5 lakh
Above Rs.500 Crore	0.025% of the project cost with minimum of Rs.25 lakh

b) Appraisal report to be shared with the customer/Other lenders

Project Cost	Schedule of Fees
Rs.1 Crore & above and upto Rs.10 Crore	0.30% of the project cost with minimum of Rs.1 lakh
Above Rs.10 Crore and upto Rs.50 Crore	0.20% of the project cost with minimum of Rs.5 lakh
Above Rs.50 Crore and upto Rs.500 Crore	0.15% of the project cost with minimum of Rs.10 lakh
Above Rs.500 Crore	0.10% of the project cost with minimum of Rs.75 lakh

iii) **Viability Studies:**

Only OPE/Incidental expenses will be charged by AIC and no other fee is levied in respect of proposals referred to AIC for Viability study.

iv) Service Charges for appraisal of Public issue/ Consortium Advances

Category	Service Charges
Project outlay above Rs.100 lakhs and up to Rs.1000 lakhs	0.25% of the project outlay with a minimum of Rs.50,000/-
Projects outlay above Rs.1000 lakhs	0.25% of the first Rs.1000 lakhs and 0.125% on the incremental outlay above Rs.1000 lakhs

B. SERVICE CHARGES FOR CLIENTS OF OTHER BANKS/INSTITUTIONS:

Project Formulation	
Outlay	Service Charges*
Up to Rs. 500 lakhs	0.40% of outlay with a minimum of Rs.5000/-
Above Rs.500 lakhs	Rs 2 lakhs + 0.25% of the balance outlay over and above Rs.500 lakhs
Project Appraisal / Vetting	
Up to Rs.500 lakhs	0.30% of outlay with a minimum of Rs5000/-
Above Rs.500 lakhs	Rs.1.50 lakhs + 0.15% of the balance outlay over and above Rs.500 lakhs
** Exclusive of OPE/ Incidental charges/ GST as applicable	