

Loan Product	P/F Admin fee		Prepayment options and charges
ACC/ FKC /Agri working capital	Up to Rs 25,000/- NIL Above Rs 25,000/- - 1% of the limit subject to a minimum of Rs 1,000/-		For limits above Rs 25000/-, Pre closure charges @ 3% of the limit sanctioned or balance outstanding whichever is higher.
Term Loan / Demand loan	Up to Rs 25,000/- NIL Above Rs 25,000/- - 1% of the limit subject to a minimum of Rs 1,000/-		For limits above Rs 25000/-, Pre closure charges @ 3% on balance outstanding or DP whichever is higher.
Interest Subvention KCC	Loan Amount	Processing Fee	Nil
	Up to Rs 50,000	Nil	
	Above Rs 50,000 to Rs. 1 L	Rs 1000	
	Above Rs.1 L to Rs.2 L	Rs 2000	
	Above Rs.2 L	Rs 3000	

Documentation Charges

Loan Amount	Documentation Charges
Upto Rs. 2 Lakhs	Nil
Rs 2 L - Rs 10 L	500/-
Rs 10 L- Rs 30 L	1000/-
Rs 30 L -Rs 50 lakhs	2500/-
Rs 50 Lakhs-Rs 1 Cr	5000/-
More than Rs 1 Cr	10000/-

Inspection Charge

Loan Amount	Charge per inspection
Up to Rs.25,000.00	Nil
Above Rs.25,000.00 and up to Rs. 2 L	Rs 200 or *actual cost incurred for conducting inspection whichever is higher + GST.
Above Rs. 2 L and up to Rs. 10 L	Rs 350 or actual cost incurred for conducting inspection whichever is higher + GST.
Above Rs. 10 L	Rs 1000 or actual cost incurred for conducting inspection whichever is higher + GST.

* Actual Cost – actual expense (TA/Other expenses) incurred for conducting Inspection/Field visit.

Valuation Fees

Value of the Property	Branches coming under Network I	Branches coming under Network II
	Valuation fee	Valuation fee
Up to & including Rs.5 lakhs	Rs.1300	Rs.1300
Above 5 Lakh to 10 Lakh	Rs.1950	Rs.1950
Above 10 Lakh to 50 Lakh	Rs.3900	Rs.6500
Above 50 Lakh to 1 Crore	Rs.6500	Rs.7800
Above 1 Crore to 5 Crore	Rs.7800	Rs.9750
Above 5 Crore to 25 Crore	Rs.9750	Rs.13000
Above Rs.25 Crores	Rs.13000	Rs.19500

Review Charge

Schemes	Loan Amount	Annual/Regulatory Review Fee
All Agri Loan schemes which is coming under the purview of Annual/ Regulatory review process.	Up to Rs.25,000/-	NIL
	Above Rs.25,000/- to Rs.1 Lakh	Rs.100/-
	Above Rs.1 Lakh to Rs.3 Lakh	Rs.300/-
	Above Rs.3 Lakh to Rs.5 Lakh	Rs.500/-
	Above Rs. 5 Lakh to Rs.10 Lakh	Rs.750/-
	Above Rs.10 Lakh to Rs.25 Lakh	Rs.1000/-
	Above Rs.25 Lakh to Rs.50 Lakh	Rs.1500/-
	Above Rs.50 Lakh	Rs.2,000/-

Inspection Charges for Loans under Interest Subvention Schemes (other than gold loans) are as tabled below.

Scheme	Scheme Codes	Amount	Inspection Charge
Limits under Interest Subvention Scheme (other than gold loans)	78434, 78492 & 78623	Irrespective of loan amount	Nil

Penalty for delayed repayment for gold loans (wef. 01/06/2025) Excluding GST)

Agri Gold Loans	Penal Charges – Up to 8%
Non Agri Gold Loans	Penal Charges – Up to 8%