

Agri Loan Charges

Loan Product	P/F Admin fee	Prepayment options and charges
ACC/ FKC /Agri working capital	Up to Rs 50,000/- NIL Above Rs 50,000/- - 1% of the limit subject to a minimum of Rs 1,000/-	For limits above Rs 50000/-, Pre closure charges @ 3% of the limit sanctioned or balance outstanding whichever is higher. As per IRMD MKRD Circular No: 18683 dated 30.12.2025
Term Loan / Demand loan	Up to Rs 50,000/- NIL Above Rs 50,000/- - 1% of the limit subject to a minimum of Rs 1,000/-	<p>For limits above Rs 50000 Pre closure charges @ 3% on balance outstanding or DP whichever is higher.</p> <p>As per the revised guidelines, prepayment charges shall not be levied on the below mentioned category of loans sanctioned/ renewed/ disbursed on or after 01.01.2026.</p> <ul style="list-style-type: none"> • All floating rate loans sanctioned to individuals and MSEs, irrespective of source of funds used for prepayment of loans either in part or full, and without any minimum lock in period. • In the case of Cash Credit/Overdraft facilities not falling under the above category, if the borrower intimates the Bank their intention not to renew the facility before the period as stipulated in the loan agreement, provided that the facility gets closed on the due date. • Priority Sector Advances up to and including ₹50000/- • Fixed rate loans up to and including the limit of ₹50 Lakh per borrower sanctioned to MSE borrowers • Corporate Debt Restructured accounts

			<ul style="list-style-type: none"> Any specific schemes as notified by Government from time to time If the facility is prepaid at the instance of the Bank.
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
Up to Rs. 2 Lakhs	Nil
Rs 2 L - Rs 10 L	500/-
Rs 10 L- Rs 30 L	1,000/-
Rs 30 L -Rs 50 lakhs	2,500/-
Rs 50 Lakhs-Rs 1 Cr	5,000/-
More than Rs 1 Cr	10,000/-

Inspection Charge

Loan Amount	Charge per inspection
Up to Rs. 50000/-	Nil
Above Rs. 50,000 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. 1,000 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
Above Rs.50000/- to Up to & including Rs.5 lakhs	Rs.1,300	Rs.1,300
Above 5 Lakh to 10 Lakh	Rs.1,950	Rs.1,950
Above 10 Lakh to 50 Lakh	Rs.3,900	Rs.6,500
Above 50 Lakh to 1 Crore	Rs.6,500	Rs.7,800
Above 1 Crore to 5 Crore	Rs.7,800	Rs.9,750
Above 5 Crore to 25 Crore	Rs.9,750	Rs.13,000
Above Rs.25 Crores	Rs.13,000	Rs.19,500

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. 50000	NIL
	Above Rs. 50000 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.1,000/-
	Above Rs.25 Lakh to Rs.50 Lakh	Rs.1,500/-
	Above Rs.50 Lakh	Rs.2,000/-