Schedule of charges: Farmer funding

Fees/ charges	Applicable for	Description	Periodicity
Processing fees	All Accounts	1% of Sanctioned amount + applicable GST.	Charged at the time of loan booking.
Review/ Renewal charges	Cash Credit/ Overdraft accounts	Review: 0.25% of reviewed amount + applicable GST Renewal: 0.50% of renewed amount + applicable GST	Charged at the time of every Review/ Renewal
Documentation charges	All Accounts	Up to ₹ 1 lakh: ₹100 + applicable GST > ₹ 1 Lakh to ₹ 10 Lakhs: ₹300 + applicable GST > ₹ 10 Lakhs: ₹500 + applicable GST	Charged at the time of loan booking
CERSAI charges (Per registered Asset)	All Accounts (Not applicable for Agricultural land taken as collateral)	₹100 + applicable GST	Charged at the time of loan booking
Charges for delay in renewal due to no submission of renewal documents by the borrower	Cash Credit/ Overdraft accounts	Up to ₹ 20 lakhs: 0.10% of the limit or ₹ 1000/- (whichever is lower) > ₹ 20 Lakhs to ₹ 50 Lakhs: 0.10% of the limit or ₹ 2000/- (whichever is lower) > ₹ 50 Lakhs: 0.10% of the limit or ₹ 3000/- (whichever is lower)	Shall be charged every month for delay in Renewal beyond due date.
Charges for shortage in total Credit transaction less than 25% of the total Sanction Limit.	Cash Credit/ Overdraft accounts	1.00% of amount short in minimum required credits.	Shall be charged on Half- Yearly basis.
Overdue Interest Charges	All Accounts	Interest/overdue above 30 days up to 60 days: 1% on the overdue/unpaid interest, Interest/overdue above 60 days up to 90 days: 2% on the overdue/unpaid interest, Interest/overdue above 90 days up to SMA0: 3% on the overdue/unpaid interest.	Shall be charged every month for delay in Overdue Interest payment.
SMA Charges	All Accounts	Bullet Repayment accounts: 4% per annum on overdue amount, OD Accounts/Interest servicing loans: 2% per month on overdue amount	Shall be charged for the period the account is in SMA.
NPA Charges	All Accounts	2% per annum on the principal outstanding	Shall be charged for the period the account is in NPA.
Pre- payment Charges	-	Nil	-

Schedule of charges: Agri Ancillary

Fees/ charges	Applicable for	Description	Periodicity
Processing fees	All Accounts	1% of Sanctioned amount + applicable GST.	Charged at the time of loan booking.
Renewal charges	Working Capital/ Cash Credit/ Overdraft accounts	Renewal: 0.50% of renewed amount + applicable GST	Charged at the time of every Renewal
Documentation charges	All Accounts	Up to ₹ 1 lakh: ₹100 + applicable GST > ₹ 1 Lakh to ₹ 10 Lakhs: ₹300 + applicable GST > ₹ 10 Lakhs: ₹500 + applicable GST	Charged at the time of loan booking
CERSAI charges (Per registered Asset)	All Accounts	₹100 + applicable GST	Charged at the time of loan booking
Charges for delay in renewal due to no submission of renewal documents by the borrower	Working Capital/ Cash Credit/ Overdraft accounts	Up to ₹ 50 lakhs: 0.10% of the limit or ₹ 3000/- (whichever is lower) > ₹ 50 Lakhs to ₹ 5 Cr: 0.10% of the limit or ₹ 5000/- (whichever is lower) > ₹ 5Cr to ₹25Cr: 0.10% of the limit or ₹ 10000/- (whichever is lower)	Shall be charged every month for delay in Renewal beyond due date.
Rating Watch Penal Charges - Delay in submission of audited financial statements - Due date for submission is within 31st October	Working Capital/ Cash Credit/ Overdraft accounts	Exposure up to ₹ 50 Lakhs - ₹ 500/- >₹ 50 Lakhs and to ₹ 5 Cr - ₹ 1000/- >₹ 5 Cr and to ₹ 25 Cr - ₹ 2500/-	Shall be charged for each month of delay beyond due date of submission
Delay in submission of statements of stock/ book debts - Stock Statements not submitted within 10 days of the succeeding month to be treated as delay in submission	Working Capital/ Cash Credit/ Overdraft accounts	Exposure up to ₹ 50 Lakhs - ₹ 500/- >₹ 50 Lakhs and to ₹ 5 Cr - ₹ 1000/- >₹ 5 Cr and to ₹ 25 Cr - ₹ 2500/-	Shall be charged on the last day of the month in which stock statement is due
Total credits in the running working	Working Capital/ Cash Credit/ Overdraft accounts	0.50% of amount short in minimum required credits	Shall be charged per Quarter. In takeover cases charges shall be applied post

capital accounts is less than 25% of the limit sanctioned (Credit for this purpose shall be net of wrong credit reversed and accommodating transactions) in the past 3 months			completion of takeover plus 3 months or security release from BT Bank whichever is later
Non-payment or non-acceptance of demand/ usance bills of exchange on presentation/ due date	Bank Guarantee/ Letter of Credit	1% p.a on bill amount	Charged per Instance Shall be charged on bills backed by LC
Accounts classified as SMA due to financial reasons	All Accounts	Period during which the account has been classified as SMA, Bullet Repayment: 4% pa on overdue amount OD Accounts/Interest servicing loans: 2% per month on overdue amount	Shall be charged at the end of each month
Account classified as NPA due to financial reasons	All Accounts	2% p.a. on the principle outstanding. Period during which the account has been classified as NPA	Shall be charged at the end of each month
Default in borrowing covenants (sale of assets, cessation of business/ activity etc.)	All Accounts	₹ 5000/- Per Month from the covenant due	Shall be charged at the end of each month
Charges for revalidation of sanction	All Accounts	For each revalidation, 0.10% p.a on the amount of exposure sanctioned	Shall be charged on disbursal of the limit
Repayments ahead of schedule / Prepayment charges	Term Loan accounts	From the date of prepayment till due date of payment, 2% p.a on the difference amount between the ideal balance and actual balance	Shall be charged if the repayment is more than 2 EMIs
Foreclosure Charges - Term Loan	Term Loan accounts The charge is not applicable to lending to Micro and Small	2% of the balance outstanding or Drawing Power, whichever is higher, if the residual period of term loan is less than the half of sanctioned tenure. 3% of the balance outstanding or Drawing Power, whichever is higher, if the residual period of term loan is more than the half of sanctioned tenure	Shall be charged before closure of account

	enterprises as below: 1) For floating rate loans 2) For fixed rate loans up to and including ₹50 lakh		
Foreclosure Charges - Working Capital/ Cash Credit. Overdraft Accounts	Working Capital/ Cash Credit/ Overdraft accounts The charge is not applicable to lending to Micro and Small enterprises as below: 1) For floating rate loans 2) For fixed rate loans up to and including ₹50 lakh	2% on the sanctioned limit, which are closed before one year from the date of disbursement or enhancement or renewal	Shall be charged from the date of closure till the completion of one year from the date of disbursal / last enhancement/ last renewal as the case may be