

**Retail Agribusiness (except Dairy Loan)- Fees and Charges w.e.f. 01<sup>st</sup> July 2025**

Particulars	Fees & Charges*
Application fees (Charged on loan application)/ Non-refundable	Up to Rs. 3 lacs: NIL For cases with only Agri Security: Rs. 1,000 (the amount will be adjusted against the processing fees at time of loan booking), For cases with Agri + Non Agri Security: <ul style="list-style-type: none"> <li>• =&lt; Rs. 50 lakhs: Rs. 5,000,</li> <li>• &gt; Rs. 50 lakhs: Rs. 10,000</li> </ul>
Processing fees (Charged on loan processing)	Up to Rs. 3 lacs: NIL Up to 2.00% of the Sanctioned Loan Amount
Renewal fees (Charged on limit Renewal)	Up to Rs. 3 lacs: NIL Up to 2.00% of the Renewed Loan Amount
Supervision/ Inspection charges (Charged Half- yearly/ Twice in the year)	<ul style="list-style-type: none"> <li>• Up to Rs. 3 Lacs: NIL</li> <li>• &gt; Rs. 3 lacs &amp; &lt;= Rs. 5 lacs: Rs. 500/-</li> <li>• &gt; Rs. 5 lacs &amp; &lt;= Rs. 10 lacs: Rs. 1000/-</li> <li>• &gt; Rs. 10 lacs &amp; &lt;= Rs. 25 lacs: Rs. 1250 /-</li> <li>• &gt; Rs. 25 lacs &amp; &lt;= Rs. 50 lacs: Rs. 1500/-</li> <li>• &gt; Rs. 50 lacs: Rs. 2500/-</li> </ul>
Documentation charges (Charged on loan processing)	<ul style="list-style-type: none"> <li>• Up to Rs. 3 Lacs: NIL</li> <li>• &gt; Rs. 3 lacs &amp; &lt;= Rs. 5 lacs: Rs. 2,500</li> <li>• &gt; Rs. 5 lacs &amp; &lt;= Rs. 10 lacs: Rs. 3,500</li> <li>• &gt; Rs. 10 lacs: Rs. 5,000</li> </ul>
Cash Credit/ Overdraft- Overdrawn Charges	0.0055% per day on excess utilization
Cash Credit/ Overdraft- Expiry of Limits / Non-Renewal of Limits Charges	0.0055% per day on excess utilization
Term Loan Overdue Charges	2% of EMI/Overdue Amount
Commitment Charges (for General CC/ OD limit only)	Minimum quarterly average utilization of 25% of the active limit. If the quarterly average utilization is below 25% of the active limit, then commitment charges of 2% of the shortfall in utilization.
Pre closure charges	For Cash Credit/ Overdraft - If loan is closed within 12 months of a/c open- 4.00% of Sanction Limit If loan is closed after 12 months of a/c open- Nil  For Term Loans- Nil
Legal, Repossession & Incidental Charges	At Actuals
Bounce cheque/ECS/SI/NACH charges	Rs. 500/- per instance
Duplicate No Due Certificate/NOC	Rs. 250/- per instance
Charges for CIBIL report copy	Rs. 100/- per copy

\* Applicable GST and other taxes to be levied.

**Dairy Loans- Fees and Charges w.e.f. 01<sup>st</sup> July 2025**

Particulars	Fees & Charges*
Processing fees (Charged on loan processing)	Up to Rs. 3 lacs: NIL Up to 2.00% of the Sanctioned Loan Amount
Supervision/ Inspection charges (Charged Half- yearly/ Twice in the year)	<ul style="list-style-type: none"> <li>• Up to Rs. 2 Lacs: Rs. 500/-</li> <li>• &gt; Rs. 2 lacs &amp; &lt;= Rs. 10 lacs: Rs. 750/-</li> <li>• &gt; Rs. 10 lacs &amp; &lt;= Rs. 25 lacs: Rs. 1500/-</li> <li>• &gt; Rs. 25 lacs: Rs. 2500/-</li> </ul>
Documentation charges (Charged on loan processing)	Rs. 500 /-
Term Loan Overdue Charges	2% of EMI/Overdue Amount
Legal, Repossession & Incidental Charges	At Actuals
Bounce cheque/ECS/SI/NACH charges	Rs. 500/- per instance
Duplicate No Due Certificate/NOC	Rs. 250/- per instance
Charges for CIBIL report copy	Rs. 100/- per copy

\* Applicable GST and other taxes to be levied.