

Sr. No.	Type of charges	Agri Business
1	Documentation charges	Upto Rs. 5,000
2	Stamping Charges	At Actuals
3	Service Charges / Processing Fee	upto 2% of limit for TL & 1% for WC
4	Overdue Interest	3% of Overdue Amount, compounded monthly
5	Collection charges	30% of penal and cheque bouncing charges
6	Dishonour charges per Instance	Rs. 750
7	Swap Charges (Replacement of PDCs)	Upto Rs. 500 per Swap per Instance
8	Foreclosure Charges	3% of Principal Outstanding as per reducing balance method on the date of repayment
9	Charges for furnishing a copy of credit rating report (CIBIL) to the applicant	Rs. 50
10	Charges applicable in case customer requests for copies of records pertaining to his transactions ( SOA / Amortization Schedule)	Rs. 500
11	Issuance of credit solvency certificate of the customer	Rs. 5,000
12	Loan Cancellation charges	Rs. 2,500 per agreement
13	Duplicate Foreclosure statement charges	Rs. 500
14	Rebooking charges	Rs. 2,500
15	Credit Administration charges	Nil
16	Change in Installment due date	Rs. 1,000
17	Change in property / Asset / Collateral	Rs. 2,000
18	Part release of collaterals	Rs. 3,000 per property
19	Valuation charges	Within city - Rs. 1,500/- per property Outside city - Rs. 2,000/- per property
20	Title Clearance Charges	At Actuals
21	Mortgage Charges	At Actuals as per state laws
22	Stock audit charges	Rs. 5,000 per audit
23	Minimum limit utilisation charges	Rs. 10,000
24	Minimum churning	Rs. 10,000
25	Minimum TBC maintenance	Rs. 10,000
26	Stock statement delays	Rs. 5,000 per delay pm beyond 15th of the next month
27	Stock insurance policy delays	Rs. 5,000 per delay beyond 15 days of expiry of cover
28	Collateral Management Agency charges	1% of utilisation or Rs. 35,000/- per location pm.