

Schedule of charges – Indus Kisan

Processing Fee (Fresh/Renewal): Up to 2% of sanctioned amount + Applicable GST. For all KCC /Crop loans up to INR 3 lakhs to SMF farmers, NIL charges to be applicable.

Penal Charge:

For Term Loans: 2% + GST per month on overdue amount along with interest OR INR 100+ GST, whichever is higher.

For CC/OD loans: 24% p.a.+ GST on overdue amount payable along with interest OR INR 100 + GST, whichever is higher.

CERSAI Charge: INR 550 + Applicable GST per non agri property of charge registration.

Prepayment Charges: NIL*

Charges	Applicable for	Applicable Charges
Annual Maintenance Charges (AMC)	Up to INR 10 lacs	INR 800 + Applicable GST
	>INR 10 lacs & <INR 25 lacs	INR 1500 + Applicable GST
	>INR 25 lacs & <INR 100 lacs	INR 2500 + Applicable GST
	>INR 100 lacs	INR 5000 + Applicable GST
Annual Inspection Charges	Up to INR 10 lacs	INR 500 + Applicable GST
	>INR 10 lacs & <INR 25 lacs	INR 1000 + Applicable GST
	>INR 25 lacs	INR 1500 + Applicable GST
Partial release of security / replacement of security	Up to INR 10 lacs	INR 1000 + Applicable GST
	>INR 10 lacs & <INR 25 lacs	INR 2500 + Applicable GST
	>INR 25 lacs	INR 5000 + Applicable GST
Change in Sanctioned T&Cs post disbursement	Up to INR 10 lacs	INR 750 + Applicable GST
	>INR 10 lacs & <INR 25 lacs	INR 1500 + Applicable GST
	>INR 25 lacs	INR 2500 + Applicable GST
Foreclosure charges/ Prepayment charges*	All Retail Agri customers	Up to 4% of the total sanction limit + applicable GST, if closed within 3 years from 1 st disbursement date
Commitment Charges**	For all progressive farmers	2% of the Sanction Limit+ Applicable GST
ROI Type Change/ Conversion Charges	For Indus KCC - CC/OD:	INR 1000+GST
	1. Up to 10 lakhs	
	2. >10 lakhs up to 25 lakhs	INR 2000 + GST
	3. >25 lakhs up to 50 lakhs	INR 3500 + GST
	4. >50 lakhs	INR 5000 + GST
	For Indus KCC – TL	0.25% of principal outstanding + applicable GST
Documentation Fee***	All Retail Agri customers	INR 500 + Applicable GST

*NIL Foreclosure/prepayment charges in case of loan closure after 3 years of loan disbursement.

**Commitment charges will be application at quarterly interval if Minimum average quarterly utilization requirement in all progressive farmers is less than 70%of sanction limit.

***Documentation fee will be charged in addition to TSR/ legal charges, as mentioned in sanction terms and conditions.

Other Charges – Including stamp duty, valuation charges and other incidental expenses will be borne by the customer at actuals.