



STANDARD SCHEDULE OF CHARGES

Sr. No.	Transaction	Charges (in ₹)
1	Processing Fees	<p>For Farm Equipment Loan :</p> <p>For New Farm Vehicle - Up to 1.5 % of Loan Amount + Applicable Tax(es)</p> <p>For Used/Re-financed Farm Vehicle - Up to 2.5% of Loan Amount + Applicable Tax(es)</p>
2	Document Handling Charges	<p>For Farm Equipment Loan :</p> <p>For New- Upto ₹1000 + ApplicableTax(es)</p> <p>For Used - Upto ₹1500 + ApplicableTax(es)</p>
3	Legal & Technical Charges	<p>For Farm Equipment Loan :</p> <p>For New Farm Equipment - ₹ NIL</p> <p>For Used Farm Equipment - Upto ₹1500 + ApplicableTax(es)</p>
4	Foreclosure Charges	<p>Within 12 Months - 6% of Principal Outstanding + GST</p> <p>Between 12 - 24 Months - 5% of Principal Outstanding + GST</p> <p>Between 24 - 36 Months - 4% of Principal Outstanding + GST</p> <p>After 36 Months - 2% of Principal Outstanding + GST</p>

5	Cheque/NACH/ECS/Direct Debit Return Charges	₹ 1000 + GST per instance
6	Late Payment Charges / Penal Charges	3% per month on overdue Instalment Amount
7	Part Payment Charges	NIL
8	Minimum Part Payment Amount	₹ 20000 or 1 EMI whichever is higher
9	Duplicate NDC / NOC	₹ 500 + GST per instance
10	PDC/ECS/NACH Swapping Charges	₹ 1000 + GST per instance
11	Loan Cancellation Charges	NIL
12	Stamp Duty Charges	For Farm Equipment Loan : Upto: ₹ 1000
13	Cash Collection Charges	₹ 1000 + GST per instance

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