

PROCESSING FEES	
PRODUCTS	EXISTING PF
ESAF Dairy Development Loan	0.50% of loan amount + Applicable GST
Haritha Loan (All variants)	2% of loan amount + Applicable GST
ESAF Kisan Credit Card (E-KCC) (Working Capital)	1.00 %+ Applicable GST for loans above Rs. 3 L
ESAF Kisan Credit Card (E-KCC) (Term Loan)	1.00 %+ Applicable GST
FPO Finance (Working Capital / Term Loan)	Up to 1% on the WC limit/ Term loan + applicable GST
FPO Finance (Demand Loan)	0.50% +GST for Demand Loan
ESAF Kisan Jyothi (Overdraft)	1.50 % + applicable GST
ESAF Kisan Jyothi (Term loan)	1.50 % + applicable GST
ESAF Farmer Interest Group Loan	1.50 % + applicable GST
ESAF SHG BLP	1% + applicable GST
ESAF Kisan Pragati	Processing Fee for fresh sanction and renewal at the end of the loan tenor: 1 % + GST

*No service charges or inspection charges should be levied by banks on priority sector loans up to Rs 25,000/-

PREPAYMENT AND FORECLOSURE CHARGES (+ GST)	
PRODUCTS	EXISTING CHARGES
<p>In Working Capital / Overdraft (operative) limits, 4% pre-payment/fore-closure charges for sanctioned limit more than Rs. 3 Lakh. Foreclosure charges is applicable on the Sanctioned limit. Foreclosure charges is applicable, if the limit is closed/cancelled within 12 Months of availing the limit. Fore-closure charge is not applicable, if the limit is renewed/continued for the same amount after 12 Months. Whereas, it will be applicable, if the limit is renewed/continued for enhanced amount and cancelled/closed within 12 Months from the availing the enhanced limit. Pre-payment charges are not applicable for part payment.</p>	
ESAF SHG BLP	Nil

PRODUCTS	CHEQUE/NACH/SI RETURN CHARGES
ESAF Dairy Development Loan	Rs.300 per instance+ applicable GST
Haritha Loan	Nil
ESAF Kisan Credit Card (E-KCC) (Working Capital)	INR 500 per instance + applicable GST
ESAF Kisan Credit Card (E-KCC) (Term Loan)	INR 500 per instance + applicable GST
FPO Finance (Working Capital / Term Loan)	Rs500 per instance+ applicable GST
FPO Finance (Demand Loan)	Rs500 per instance+ applicable GST
ESAF Kisan Jyothi (Overdraft)	INR 500 per instance+ applicable GST
ESAF Kisan Jyothi (Term loan)	INR 500 per instance+ applicable GST
ESAF SHG BLP	Rs.250 per instance + applicable GST
ESAF Kisan Pragati	INR 500 per instance+ applicable GST

OTHER SERVICE CHARGES			
PRODUCTS	CHANGE OF BANK ACCOUNT CHARGES	OTHERS	INSPECTION/ LEGAL / VALUATION
ESAF Dairy Development Loan	Rs 300/- per instance + applicable GST	NA	ACTUALS
Haritha Loan	NA	NA	ACTUALS
ESAF Kisan Credit Card (E-KCC) (Working Capital)	NA	NA	ACTUALS
ESAF Kisan Credit Card (E-KCC) (Term Loan)	NA	NA	ACTUALS
FPO Finance (Working Capital / Term Loan)	Rs 500/- per instance + applicable GST	One time guarantee fee @ 0.85% of loan amount (max. Rs. 85000) and annual fee @ 0.25% p.a. to be borne by FPO for loans covered under Equity Grant and Credit Guarantee fund (EGGF)for FPO.	ACTUALS
FPO Finance (Demand Loan)	Rs 500/- per instance + applicable GST		ACTUALS
ESAF Kisan Jyothi (Overdraft)	NA	NA	ACTUALS
ESAF Kisan Jyothi (Term loan)	NA	NA	ACTUALS
ESAF SHG BLP	Rs.250 per instance + applicable GST		ACTUALS
ESAF Kisan Pragati	Rs 500/- per instance + applicable GST		ACTUALS

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Annual maintenance / Review cum renewal charges	
PRODUCTS	EXISTING
ESAF Kisan Credit Card (E-KCC) (Working Capital)	0.25% (subject to maximum of Rs. 1,500) /- + Applicable GST

Penal Charge Structure

Working Capital - Running Limit	<ul style="list-style-type: none"> i) Rs.200/- per instance of Interest/ Principal/ EMI/ for loan amounts up to Rs.10 lakhs. ii) Rs.300/- per instance of Interest/ Principal/ EMI/ for loan amounts greater than Rs.10 lakhs and up to Rs.50 L. iii) Rs.500/- per instance of Interest/ Principal/ EMI/ for loan amounts greater than Rs.50 lakhs.
TL - Instalment Based	<ul style="list-style-type: none"> i) Rs.100/- per instance for EMI amount up to Rs.50,000/- ii) Rs.250/- per instance for EMI amount greater than Rs.50,000/- and up to Rs.5 Lakhs iii) Rs.1000/- per instance for EMI amount greater than Rs.5 Lakhs and up to Rs.15 Lakhs iv) Rs.2500/- per instance for EMI amount greater than Rs.15 Lakhs and up to Rs.25 Lakhs v) Rs.5000/- per instance for EMI amount greater than Rs.25 Lakhs

**Instances of defaulted payments mentioned in the above table, also includes non-financial obligations such as stock statement etc.*

Rate of Interest:

Agri Products	INTEREST RATE	Interest Type (Fixed / Floating)
ESAF Haritha Loan	Repo rate + (13.09% to 14.34%)	Floating
ESAF Dairy Development Loan	Repo rate + (13.08% to 14.33%)	Fixed
ESAF FPO Finance	Repo rate + (9.47% to 10.47%)	Floating
ESAF Farmer Interest Group Loan	Upto MCLR+5.25%	Fixed
ESAF Kisan Pragati/ ESAF Kisan Credit Card/ Kisan Jyoti	Repo rate + (10.50% to 11.50%)	Floating
ESAF Kisan Vriddhi	Upto MCLR + 9.65%	Fixed
ESAF SHG BLP	Repo rate + (10.75% to 12.00%)	Floating