S.No & Seg- ment	Particulars	Charges for all Branches (excluding service Tax)
36.	Loan Processing Charges	ACC/KCC Advances
AGRI	For ACC/KCC Advances	(F.B.+ N.F.B. Limits)
		a) Upto Rs.50,000/- Nil
		(Mostly availed by marginal farmers)
		b) > Rs.50,000/-upto Rs.1.00 lac : Rs.100/-
		Mostly availed by small farmers
		c) >Rs.1 lac up,to Rs. 3.00 lacs: Rs.100/- per lac or part thereof.
		d)> Rs.3.00 lacs:0.30% of loan amount with maximum of Rs. 30 lacs (The existing processing charges will continue for agri advances other than ACC/KCC Advance)
37 AGRI	Inspection Charges	Up to Rs.25000/- : Nil (RBI Instructions)
		Rs. 25000/- & up to Rs. 2 lacs: Rs.500/- pa
		Rs.2 lacs but upto Rs. 5 Crore: Rs.500/- per lac p.a. for inspection within same municipal limits with a maximum of Rs.12000/- p.a.
		For outstation inspection actual charges + 25% subject to a minimum of Rs.12000/- p.a.



Up to 2 lac	Nil	NIL	
above Rs2 lacs but upto Rs5 crore	1.25% of loan amount.	For SME: Up to Rs. 5 lac Nil (as per BCSBI code) For others: 1.25% of loan amount.	
Term Loans above Rs.5 crore but upto Rs.10 crore	1.50% of loan amount.	1.50% of loan amount. (No change proposed)	
Term Loans above Rs.10 crore	1.00 % of loan amount Min. Rs.15.0 lac.	For above Rs.10.00 Cr. But upto Rs 25 Cr.:	1.00 % of loan amount Min. Rs.15.0 lac. (No change proposed)
		For above Rs 25 Cr.:	
	2	For AAA & AA rated borrowers	0.50% Min Rs.2.5 lac
		For A rated borrowers:	0.60% Min 3.00 lac
		For Other borrowers	0.80% of loan amount Min. Rs. 25.00 lacs

