



SCHEDULE OF CHARGES- Kisan Pragati Card (Effective from 25th July'26)

PARTICULARS	CHARGES
Processing Fee	*Loans up to 3 lakhs: Nil *Loans above 3 lakhs: Up to 2% + GST on the Sanctioned amount or maximum cap of ₹ 1,50,000 +GST to be charged upfront at the time of sanction for CC/OD & TL
Renewal Fee	0.5% + GST (Max cap ₹ 45,000+ GST) to be charged on Drawing Power at the time of renewal of CC/OD Facility (Nil for loans up to 3 lakhs)
Review Fee	0.25% + GST (Max cap ₹ 20,000+ GST) to be charged on Drawing Power at the time of yearly review of CC/OD Facility (Nil for loans up to 3 lakhs)
Login Fee	Up to ₹ 5000 + GST
Penal Charges	For KPC: 2.25% per month or ₹ 5000 per month whichever is lower on overdue amount
	For Agri Enterprise: 2.5% per month or ₹ 7500 per month whichever is lower on overdue amount
Bounce Charges	₹ 500 + GST for every instance of ECS/ NACH/Cheque bounce/ SI Failures
Legal Charges	At Actuals + 5% + GST
Technical Charges	At Actuals + 5% + GST
Duplicate copy of property document	₹ 1000 +GST
Replacement of property/ asset/ collateral	₹ 3000 + GST
CERSAI charges	• Nil for loan amount below ₹ 2 lakhs • ₹ 50+ GST for loan above ₹ 2 lakhs to 5 lakhs • ₹ 100 + GST for loans above 5 lakhs Applicable for both creation and modification of security
Foreclosure Charges	Up to 4% on Outstanding Amount + GST or ₹ 3,00,000 + GST whichever is lower (For accounts getting closed within 1 year from date of disbursement) - Not Applicable for KCC ISS
Insurance charges	Premium of life insurance (If availed as per request) will be borne by the borrower and will be deducted by netting of the loan.

*Total loan sanctioned at CIF level

#The above charges are applicable for all the variants under Kisan Pragati Card which includes Crop Loan, KPC Poultry, KPC – Pisciculture, Kisan Abhimaan, Kisan Samman, KCC- ISS (wherever applicable), Kisan Abhimaan Lite & Agri Enterprise.