

Schedule of Charges - Kisan Credit Card

Particulars	Kisan Credit Card
Rate of Interest	<p style="text-align: center;">Kisan Credit Card (CC/DOD):</p> <p style="text-align: center;">Min: 9.65% (MCLR12) Max: 18%</p> <p style="text-align: center;">KCC Interest Subvention: As per RBI guidelines @7%</p>
Processing Fee	<p style="text-align: center;">Kisan Credit Card (CC/DOD): 1% of limit amount</p> <p style="text-align: center;">KCC Interest Subvention: 1%</p>
Supervision Charges	INR 500 to 2000 every 6 months, basis Limit amount
Stamp Duty charges	At actual as per state law
Legal, Valuation and Vetting Charges	As per Actuals
Loan Closure	<p style="text-align: center;">Within 1 Year : 4% charges + tax + other charges to limit amount</p> <p style="text-align: center;">After 1 year: No Charges</p>
Penal Interest	4% exclusive of interest rate
<p style="text-align: center;">GST and other govt. taxes, levies, etc. applicable as per prevailing rate will be charged over and above these charges</p> <p style="text-align: center;">For all KCC/ Crop loans up to INR 3 lakhs to SMF farmer, NIL charges to be applicable.</p>	