

यूको बैंक
सम्मान आपके विश्वास का



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Head Office:
Agriculture & Rural Business Department
10, B T M Sarani, Kolkata – 700 001

Circular No.:
CHO/ARBD/02/2018-19
Date : 08.06.2018

All Branches / Offices in India

Sub : Revision of Service Charges on Agriculture Advances under Priority Sector

शीर्षकित विषय के संदर्भ में, हम आपको निम्नलिखित सूचित करना चाहते हैं।

The Service Charges applicable to Agriculture Advances under Priority Sector were last revised on 01st May, 2011 vide Circular No. CHO/OSD/39/2010-11 dated 31/03/2011.

In the era of fierce competition to retain existing good customers and to bring new customers to the banking fold and introduction of GST, it has become necessary to revise the Service Charges.

The Service Charges like Processing Charge, Renewal Charge, Documentation Charge, Ad-hoc Sanction Charges and Inspection Charge in Agriculture Advance under Priority Sector are given below:

SERVICE CHARGES ON AGRICULTURE ADVANCES UNDER PS

**A. Processing Charges for Short Term Loans up to 12 months
other than Term Loan & DPG**

Amount of Advance	Existing	Revised (Excluding GST)
Up to Rs. 25,000/-	Nil	Nil
Above Rs. 25,000/-	Rs. 350/- per lac Minimum Rs. 350/-	Rs. 350/- per lac Minimum Rs. 350/-
Upto Rs.3,00,000/- on Kisan Credit Card (KCC) limit	Nil	Nil

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B. Processing Charges for Term Loan & DPG

I. Fresh term Loan/DPG sanctioned excluding loans sanctioned under retail segment	Existing	Revised (Excluding GST)
Up to Rs. 25,000/-	Nil	Nil
Above Rs. 25,000/-	1.1236% of sanctioned limit Min Rs. 600/-	1% of limit sanctioned Min Rs.600/-
II. Review of Term Loan (on run down Balance)		
Up to Rs.25,000/-	Nil	Nil
Above Rs.25,000/-	Rs. 120 per lac, Min. Rs.250/- Max. Rs.55,000/-	No change

C. Renewal Charges for Advance for Short Term Loans upto 12 months

Amount of Advance	Existing	Revised (Excluding GST)
Up to Rs. 25,000/-	Nil	Nil
Above Rs. 25,000/-	Rs. 350/- per lakh Minimum Rs. 350/-	Rs. 375/- Per Lakh Minimum Rs. 375/-

D. AD-HOC sanction charges

Amount of Ad-hoc Sanction	Existing	Revised (Excluding GST)
Up to Rs. 25,000/-	Nil	Nil
Above Rs. 25,000/-	Normal processing charges for the period of sanction on pro-rata basis (Min. Charge for 3 months)	No Change



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E. Documentation Charges

Amount of Advance	Existing	Revised (Excluding GST)
Up to Rs. 25,000/-	Nil	Nil
Above Rs. 25,000/- up to Rs. 2 lakh	Rs. 200/- Per Lakh Minimum Rs. 200/-	Rs. 350/- Per Lakh Minimum Rs. 350/-
Above Rs. 2 lakh up to Rs. 5 lakh	Rs. 1300/-	Rs. 1500/-
Above Rs. 5 lakh up to Rs.10 lakh	Rs. 2000/-	Rs. 2200/-
Above Rs. 10 lakh up to Rs.25 lakh	Rs. 2000/-	Rs. 2500/-
Above Rs. 25 lakh up to Rs. 50 lakh	Rs. 4000/-	Rs. 4500/-
Above Rs. 50 lakh up to Rs. 5 crore	Rs. 5600/-	Rs. 6000/-
Above Rs. 5 crore	Rs. 14000/-	Rs. 15000/-

F. Inspection Charges

Amount of Advance	Existing	Revised (Excluding GST)
Up to Rs. 25,000/-	Nil	Nil
Above Rs. 25,000/- to Rs. 2 lakhs	Rs. 145/- Per Inspection	Rs. 200/- Per Inspection
Above Rs. 2 lakhs to Rs. 5 lakhs	Rs. 290/- Per Inspection	Rs. 300/- Per Inspection
Above Rs. 5 lakhs to Rs.10 lakhs	Rs. 290/- Per Inspection	Rs. 300/- Per Inspection
Above Rs. 10 lakhs to Rs. 20 lakhs	Rs. 590/- Per Inspection	Rs. 750/- Per Inspection
Above Rs. 20 lakhs to Rs. 25 lakhs	Rs. 590/- Per Inspection	Rs. 750/- Per Inspection
Above Rs. 25 lakhs to Rs. 50 lakhs	Rs.980 Per Inspection + Conveyance Charge + out of pocket expenses	Rs. 1200/- Per Inspection + Conveyance Charge + out of pocket expenses
Above Rs. 50 lakhs to Rs. 100 lakhs	Rs.2950 Per Inspection + Conveyance Charge + out of pocket expenses	Rs. 3200/- Per Inspection + Conveyance Charge + out of pocket expenses
Above Rs. 100 lakhs to Rs. 200 lakhs	Rs.4900 Per Inspection + Conveyance Charge + out of pocket expenses	Rs. 5200/- Per Inspection + Conveyance Charge + out of pocket expenses
Above Rs. 200 lakhs	Same as Above	Same as Above

Note : GST as applicable from time to time.

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Branches/Offices are advised to make a careful note of the above mentioned revision and to be guided accordingly.



(ए के शर्मा / A K Sharma)

महाप्रबंधक/General Manager

एआरबी, आरआरबी, एफआई एवं एसएलबीसी /

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