

Processing, Renewal & Inspection charges on various Loan /Advance Schemes

S. No	Loan / Advance Segment	Processing Charges (Including GST)
01.	Agriculture Loans	
	Loans Up to Rs. 3.00 Lakh	Nil
	Loans Above Rs. 3.00 Lakh	1.25 % of Loan amount
	Crop Loans (KCC) upto Rs. 3.00 Lakh	Nil
	Crop Loans (KCC) Above Rs.3.00 Lakh	1.25 % of Loan amount
	Tractor Loans for Agriculture	Nil
	SHG, Farmers Club & JLGs	Nil
02.	Transport	
	All segments	1.25 % of loan subject to maximum of Rs. 6,250-
03.	Micro Transport	
	Three Wheeler	1.25 % of loan subject to maximum of Rs. 1,525-
	Three wheeler under Tie -up	0.51 % of loan or Rs.510-
04.	P- Segment Loans	
	Car Loans	0.51 % of loan or Rs 1,020- Maximum Rs. 10,200-
	Second Hand Car (True Value)	1.25% of loan subject to maximum of Rs. 1,525-
	EDB Speed (Car Loan OD scheme)	0.51 % on loan amount upfront.
	Housing Loans	0.51 % of loan subject to Maximum of Rs.1,000-
	EDB Two Wheeler Scheme	1.25 % of loan subject to Minimum Rs. 300- & Maximum Rs. 600-
	Others (Personal & Consumer Loans)	1.25 % of loan subject to Maximum of Rs. 3,125-
05.	Special Computer / Scooty Loan	
	Student / Working women	Nil
	Public	1.25 % of loan amount
06.	Mortgage Loan	
	Equitable Mortgage	Rs. 51- per Lakh. Subject to maximum of Rs 10,200- plus GST Maximum Rs. 12,500-
	Other Mortgage Loans	1.25 % of loan subject to maximum of Rs. 6,250-
07.	EDB Credit Card	1.25 % of loan subject to maximum of Rs. 3,125-

08.	All other schemes (SIB Segment)	1.25 % of loan subject to maximum of Rs. 6,250-
09.	Gold Loan	
	For loans up to Rs. 25,000-	Rs. 511-
	For Loans above Rs. 25,000-	1.01 % of loan amount or Rs 1,022- whichever is higher
10.	Loan / Advance Segment	Inspection Charges (Including GST)
	KCC upto Rs. 3.00 Lakh	Nil
	Agricultural Loans excluding KCC upto Rs. 50,000	Nil
	Agricultural Loans excluding KCC Above Rs. 50,000- & upto Rs.2.00 Lakh	Rs. 500.00
	Agricultural Loans excluding KCC Above Rs. 2.00 Lakh	Rs. 250.00 Per Lakh
	Housing Loan, Education Loan, Personal Loan, Demand Loan, SHG & JLG	Nil
	All other Segments upto Rs. 50,000-	Nil
	Above Rs. 50,000 - & upto Rs. 2.00 Lakh	Rs. 600-
	Above Rs. 2.00 Lakh & upto Rs. 1.00 Cr.	Rs. 300- per Lakh per annum Maximum Rs. 10,000-
	Above Rs. 1.00 Cr but upto Rs. 5.00 Cr.	Rs. 100- per Lakh per annum Maximum Rs. 20,000-
11.	Loan / Advance Segment	Renewal Charges (Including GST)
	Agriculture Loans	
	SHG, JLG & Farmers Club	Nil
	KCC upto Rs. 3.00 Lakh	Nil
	Agri. Loans excluding KCC upto Rs. 50,000-	Nil
	Agri. Loans excluding KCC Above Rs. 50,000 - & upto Rs. 3.00 Lakh	Rs. 122- Per Lakh (Minimum Rs 122-)
	Agri. Loans including Crop Loans (KCC) Above Rs. 3.00 Lakh	Rs. 1,220-
	All other Segment upto Rs. 50,000-	Nil
	Above Rs.50,000- & upto Rs 2.00 Lakh	Rs. 732-
	Above Rs.2.00-Lakh & upto Rs10.00 Lakh	Rs. 1,220-
	Above Rs.10.00- Lakh & upto Rs50.00 Lakh	Rs. 2,440-
	Above Rs.50.00- Lakh & upto Rs. 1.00 Crore	Rs. 5,900-
	Above Rs.1.00- Crore	Rs. 8,850-

General Manager©



Ellaquai Dehati Bank

**Head Office: - 3rd Floor Nirman Complex, IG Road, Barzullaha
Srinagar**

CSL No: 04 of 2019

Date: - 28. 02. 2019

CIRCULAR SPECIAL LETTER TO ALL BRANCHES


Renewal / Inspection Charges KCC & Housing Loans

We invite your attention towards Head Office CSL 17 of 2018 dated 01.03.2018 wherein detailed guidelines were issued to branches regarding Service / Processing Charges.

In view of GOI instructions it has been decided to revise the Renewal / Inspection Charges on KCC & Housing Loans provided by the Bank. As per renewed instructions **no inspection charges** should be applied to **Housing Loan Accounts**. Further **no Renewal charges & Inspection Charges** shall be levied on **KCC upto Rs.3.00 Lakh**. No deviation in the instructions/ changes is allowed.

This will supersede the earlier guidelines issued with regard to Renewal/ Inspection Charges by the Bank for Housing Loan & KCC and the new changes shall be applicable from the current financial year i.e., from 2018-19. While the Inspection Charges shall be applied from the back end, branches should ensure to **apply the Renewal Charges manually** in all the eligible accounts.

Please ensure strict compliance of the revised guidelines and bring the contents of this Circular Special Letter to the notice of all staff members.
Please acknowledge the receipt.


General Manager©
Enclosure: As above