

Key Facts Statement

1	Loan proposal/ account No.	<<CBS ACC NO.>>	Type of Loan	<<SELECTED PRODUCT SCHEME>> (As per annexure)			
2	Sanctioned Loan amount (in Rupees)		<<ELIGIBLE LOAN AMOUNT>>				
3	Disbursal schedule (i) Disbursement in stages or 100% upfront. (ii) If it is stage wise, mention the clause of loan agreement having relevant details		<<SCHEDULE TYPE>>				
4	Loan term (year/months/days)		<<TOTAL LOAN TERM>>				
5	Margin		<<MARGIN (%)>>				
6	ROI		<<NET INTEREST RATE P.A.%>>				
7	Instalment details						
Type of instalments		Number of EPIs	EPI (₹)	Commencement of repayment, post sanction			
<<REPAYMENT TYPE>>		<<NO. OF INSTALLEMENT>>	<<INSTALLMENT AMOUNT>>	<<REPAYMENT START DATE>>			
8	Interest rate (%) and type (fixed or floating or hybrid)			<<RATE TYPE>>			
9	Additional Information in case of Floating rate of interest						
Reference Benchmark	Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark (for 25 bps change in 'R', change in:)	
				B	S	EPI (₹)	No. of EPIs
<<RATE REGIME>>	<<INDEX RATE>>	<<ACCOUNT VARIANCE + PRODUCT VARIANCE>>	<<NET INTEREST RATE P.A.%>>	<<REVIEW PERIOD>>	<<REVIEW PERIOD>>	<<INSTALLMENT AMOUNT>>	<<NO. OF INSTALLEMENT>>
10	Fee/ Charges						
		Payable to the RE (A)		Payable to a third party through RE (B)			
		One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable	One-time/ Recurring	Amount (in ₹) or Percentage (%) as applicable		
(i)	Processing fees	<<CALCULATED PROCESSING CHARGES>>		<<AT BRANCH LEVEL>>			
(ii)	Insurance charges	<<AT BRANCH LEVEL>>		<<AT BRANCH LEVEL>>			
(iii)	Valuation fees	<<AT BRANCH LEVEL>>		<<AT BRANCH LEVEL>>			
(iv)	Any other (please specify)	AS TABLES BELOW		<<AT BRANCH LEVEL>>			
11	Annual Percentage Rate (APR) (%)						
12	Upfront Fee			REFER TABLE 1			

Internal

13	Inspection Charges	REFER TABLE 2
14	Documentation charges	REFER TABLE 3
15	Mortgage Charges	REFER TABLE 4
10	Details of Contingent Charges (in ₹ or %, as applicable)	<<AT BRANCH LEVEL>>
(i)	Penal charges, if any, in case of delayed payment	REFER TABLE 5
(ii)	Other penal charges, if any	<<AT BRANCH LEVEL>>
(iii)	Foreclosure charges, if applicable	NIL
(iv)	Charges for switching of loans from floating to fixed rate and vice versa	<<AT BRANCH LEVEL>>
(v)	Any other charges (please specify)	<<AT BRANCH LEVEL>>

Table 1 – Upfront Fee

Processing charges / Upfront fee (Fund Based + Non-Fund Based)

(a) Upto Rs.25000/-	NIL	
Short Term Loans		
(i) Above Rs.25000/- to Rs.2 lakhs	Rs.300/-	
(ii) Above Rs.2.00 lakhs	Rs.250/- per lakh or part thereof. No maximum Cap.	
Annual review (in case of Schemes under KCCs/ Canara Kisan OD where tenability of original sanction is more than 1 year/limit continuation is subject to annual review)		
a) Processing charges to be collected at the time of sanction and at the time of each renewal (after 5 years'tenability) with / without enhancement.		
b) Processing fee to be taken for enhancement of limit for the enhanced potion in case of enhancements before renewal.		
c) Annual Review: Collection of 50% of normal processing fee in case of limits above Rs. 1 Lakhs (with/without enhancement in limit)		
b)Agriculture Term Loans	a) Above 25000/- to Rs.2.00 lakhs: - 0.50% of loan with a minimum of Rs.500/- b) Above Rs.2.00 lakhs to Rs.25.00lakhs: - 0.75% of the loan with a minimum of Rs. 2000/- c) Above Rs.25.00lakhs: - 1% of the loan (including appraisal charges). No Maximum Cap.	
c)Estate Purchase Loan (Product 792,843)	Rs. 25000/- to Rs.2.00 Lakh	0.50 % of loan amount with the Minimum amount of Rs.500
	Rs. 2.00 Lakh to Rs. 25.00 Lakh	0.75% of loan amount with the Minimum amount of Rs.2000/-
	Above 25.00 Lakh	1% of loan amount (including appraisal Charges) No Maximum cap

Table 2 - Inspection Charges

Limit	Per inspection in Rs	Maximum per Year in Rs.
Up to and inclusive of Rs.25000/-	Nil	Nil
> Rs.25000-Rs.2 lakhs	200/-	600/-
Above Rs. 2 Lakhs	200/- Internal	Actual

Table 3 - Documentation Charges

Fresh loans / limits	Rs.50/- per lakh or part thereof with a maximum of Rs.25000/-
In case of operative accounts like KCCs / Canara Kisan OD	a) At the time of Renewal with/without enhancement – Charges as above. b) For enhanced limit in case of Mid-Term Enhancement – Charges as above
Not applicable in case of - Govt sponsored Schemes (including SHGs) Priority sector loans upto Rs.25000/- Gold loans (agriculture) & ALVSLs against our own deposits	

Table 4 - Mortgage Charges

Loans upto Rs.50.00 lakhs	Nil
Loans above Rs.50 lakhs & upto Rs.100 lakhs.	Rs.1000/-
Loans above Rs.100.00 lakhs & upto Rs.1000 lakhs.	Rs.20/- per lakh or part thereof with a maximum of Rs.15000/-
Loans above Rs.1000 lakhs & upto Rs.2500 lakhs.	Rs.20000/-
Above Rs. 2500 Lakhs	Rs. 30000/-
Mortgage charges are applicable to fresh limits (both for original and extension of Mortgages). a) Mortgage charges are applicable per instance irrespective of the number of title deeds b) Not to be collected when the limits are renewed at the existing levels. c) The charges are applicable for substitution of property also. d) No mortgage charges to be collected in case of Registered Equitable Mortgage/Registered Simple Mortgage/Registered Mortgage.	

Table 5 – Penal Charges

Priority Agri Advances	
Upto aggregate credit limit of Rs.25,000	Nil
a) Aggregate credit limit exceeding Rs.25,000 And upto Rs. 2 lakhs	1%
b) Aggregate limits above Rs. 2 lakhs	2%
Non Priority Agri Loans	
a) Upto Rs. 5000	Nil
b) Above Rs.5000	2%

All advances under Govt. sponsored Schemes are exempted from the purview of penal charge.

SHG (SCHEME SPECIFIC)

Processing Charges

Loan Amount	Processing Charges	
	Working Capital	Term Loan
Upto 5lakhs	NIL	NIL
Above Rs.5.00lakh up to Rs.10.00lakh	0.15%	0.25%
Above Rs.10.00lakh	0.20%	0.25%

Inspection Charges – Waived

Documentation Charges – Waived

Note: All service charges (Processing, Documentation, Inspection, ledger, folio charges and other service charges) w.e.f. 01.04.2024 up to 31.03.2025, for KCC/Crop Loans up to aggregate limit of Rs. 3.00 lakhs granted to Small and Marginal Farmers are waived.

Internal

Part 2 (Other qualitative information)

1	Clause of Loan agreement relating to engagement of recovery agents	
2	Clause of Loan agreement which details grievance redressal mechanism	
3	Phone number and email id of the nodal grievance redressal officer ⁷	
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitization (Yes/ No)	
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:	
	Name of the originating RE, along with its funding proportion	Blended rate of interest
	Name of the partner RE along with its proportion of funding	
6	In case of digital loans, following specific disclosures may be furnished:	
(i)	Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan	
(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	