

Applicable schedule of charges for Farmer Funding

Sr. No.	Services	Applicable Charges
1	Account Statement Issuance Charges	
i	Monthly by e-mail	Nil
ii	Adhoc statement from any branch	Rs. 100 per statement + GST
2	Processing Charges	
I	Processing Fee	1.50% + GST
ii	Renewal Fee	1.00% + GST
iii	Extension of currency of limit without detailed appraisal (Where account could not be renewed in time due to delayed submission of data by the borrower, the charge is to be recovered for continuing the advance and for extension of currency of limits).	1.00% + GST
3	Pre-payment/Foreclosure charges	
I	Pre-payment/Foreclosure charges	For CC & OD Limits - 4% of Sanction Limit + GST, if account closed within one year of account opening.
4	Account Service Charges (ASC) – Only Performing Assets* (Annually per account and to be debited centrally during October month)	
I	Sanctioned limits upto Rs.0.25 lakhs	No charges
ii	Sanctioned limits above Rs.0.25 lakh and upto Rs.1.00 lakh	Rs 300 + GST
iii	Sanctioned limits above Rs.1.00 lakhs and upto Rs.3.00 lakh	Rs 600 + GST
Iv	Sanctioned limits above Rs. 3.00 lakhs and upto Rs.10.00 lakh	Rs. 800 + GST
V	Sanctioned limits above Rs. 10.00 lakhs and upto Rs.100.00 lakhs	Rs. 2000 + GST
Vi	Sanctioned limits above Rs. 100.00 lakhs	Rs. 4000 + GST
5	Issuance of opinion report	
i	Sanction limit upto Rs. 0.25 lakhs	No charge
ii	Sanction Limits above Rs. 0.25 lakhs and upto Rs. 25.00 lakhs	Rs. 250 + GST per report
iii	Sanction Limits above Rs. 25.00 lakhs	Rs. 500 + GST per report

Sr. No.	Services	Applicable Charges	
6	Documentation Charges* In case of Simple/Registered Mortgage/Equitable Mortgage		
A	Sanctioned Limit	In case charge not to be registered with CERSAI	In case charge is to be registered with CERSAI
i	Sanction Limits upto Rs. 1 lakh	Nil	Nil
ii.	Sanction Limits above Rs. 1 lakh and upto Rs. 5 lakhs	Nil	Rs. 1,000 + GST
iii.	Sanction Limits above Rs. 5 lakhs and upto Rs. 25 lakhs	Nil	Rs. 1,500 + GST
iv.	Sanction Limits above Rs. 25 lakhs and upto Rs. 100 lakhs	Rs. 1,500 + GST	Rs. 3,000 + GST
5.	Sanction Limits above Rs. 100 lakhs	Rs. 3500 + GST	Rs. 3,500 + GST
B	Extension of existing mortgage		
I	For securing the enhanced limits / fresh limits sanctioned to the borrower	50% of relevant slab of charges	
ii	In favour of other lenders	50% of relevant slab of charges	
iii	For securing the enhanced limits / fresh limits sanctioned to a 3 rd party	50% of relevant slab of charges	
C	Substitution of title deeds	100% of relevant slab of charges.	
* The out of pocket expenses (such as stamp duty, legal charges etc.) to be recovered separately.			
7	Signature Verification		
I	Per application / letter	Rs. 50/- + GST	
8	Issuance of No Dues Certificate (Duplicate)		
I	Per certificate	Rs. 50/- or as per State law + GST	
9	Penal Interest*		
I	Non-payment of interest / installment on due date / non-adherence to sanction terms & conditions	15% per annum on the amount of overdue installment / interest / charges /drawings over limit / DP for Cash Credit Accounts.	
		24% per annum on the amount of overdue installment / interest / charges /drawings over limit / DP for Overdraft &Term Loan Accounts.	
ii	Expiry of working capital limits	Cash Credit Accounts - 15% per annum on the outstanding amount of Fund-Based credit facilities Overdraft Accounts - Based credit facilities 24% per annum on the outstanding amount of Fund-Based credit facilities.	

Sr. No.	Services	Applicable Charges
10	Annual Maintenance Charges for fund based working capital accounts Only Performing Assets* (Yearly per borrower and to be debited centrally in April month)	
I	Sanction Limits upto Rs. 0.25 lakh	No Charge
ii	Sanction Limits above Rs. 0.25 lakh and upto Rs. 1 lakh	Rs. 250 + GST
iii	Sanction Limits above Rs. 1 lakh and upto Rs. 5 lakhs	Rs. 500 + GST
iv	Sanction Limits above Rs. 5 lakhs and upto Rs. 10 lakhs	Rs. 1000 + GST
V	Sanction Limits above Rs. 10 lakhs and upto Rs. 25 lakhs	Rs. 2500 + GST
Vi	Sanction Limits above Rs. 25 lakhs and upto Rs. 100 lakhs	Rs. 3500 + GST
Vii	Sanction Limits above Rs. 100 lakhs and upto Rs. 300 lakhs	Rs. 5000 + GST
11	Other Charges	
I	Legal and Technical Charges	As per Actuals
ii	Legal/collection/repossession and incidental charges and those expenses that are not budgeted or specified but are incurred by the bank on behalf of the customer	As per Actuals
	Stamp Duty & Other Statutory Document Charges	As per applicable laws of state
12	NEFT & RTGS Transactions	
I	NEFT	Upto Rs. 0.10 lakh – Rs. 2.50 per transaction + GST Above Rs 0.10 lakh to Rs. 1.00 lakh – Rs. 5.00 per transaction + GST Above Rs 1.00 lakh to Rs 2.00 lakhs – Rs. 15.00 per transaction + GST Above Rs. 2.00 Lakhs – Rs.25.00 per transaction + GST
ii	RTGS	Rs. 1 lakh to Rs. 2.00 lakhs - Nil Above Rs 2.00 lakhs to Rs 5.00 lakhs - Rs. 25.00 per transaction + GST Above Rs 5.00 lakhs – Rs. 50.00 per transaction + GST
All above charges will attract applicable GST (at present 18%)		

Miscellaneous Charges

1	FUND TRANSFER	
I	Fund transfer – Intra/intercity between accounts maintained with our Bank	No Charges
2	CHEQUE BOOK CHARGES	
I	Per leaf	First 100 leaves free (for new borrowal account) and thereafter Rs 2/- per leaf

3	CHEQUE RETURN CHARGES	
(i)	Charges on return of cheques deposited at home branch for local clearing	Rs 500/- per cheque +GST
4	STOP PAYMENT	
i	Per instrument	Rs 50/- per instrument + GST
ii	Per Series	Rs 100/- per series per instruction + GST
11	REMITTANCE – DEMAND DRAFT/PAYORDER	
(i)	Issue of Payorder	Transaction charges: 15 pay-order free per day above that Rs 50/- per pay order + GST
(ii)	Issue of Demand Draft (Payable at Axis Bank Locations)	Transaction charges: 15 demand drafts free per day above that Rs 50/- per Demand Draft + GST
All above charges will attract applicable GST (at present 18%)		