

Applicable schedule of charges and Penal Interest for Farmer Funding (B2C) Businesses of  
Bharat Enterprises (w.e.f 1st April 2023)

Sr. No.	Services	Applicable Charges		Applicability and collection method
<b>1. Account Statement Issuance Charges</b>				
i	Monthly by e-mail	Nil		<b>Manually</b>
ii	Adhoc statement from any branch	Rs. 100 per statement + GST		
<b>2. Processing Charges</b>				
I	Processing Fee	1.50% + GST		<b>Manually (Not applicable for FDOD facility – ODAGD, ODAGR)</b>
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		
<b>3. Pre-payment/Foreclosure charges</b>				
I	Pre-payment/Foreclosure charges	For CC & OD Limits - 4% of Sanction Limit + GST, if account closed within one year of account opening.		<b>Manually</b>
<b>4. Account Service Charges (ASC) – Only Performing Assets*</b> (Annually per account and to be debited centrally during November for Monthly/QUARTLY/HALF YEARLY frequency accounts and May Month for Yearly frequency accounts)				
I	Sanctioned limits upto Rs.0.25 lakhs	No charges		<b>Centrally by Ru&amp;IB Dept.  Manually (Not applicable for FDOD facility – ODAGR and ODAGD)</b>
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		
<b>5. Issuance of opinion report</b>				
i	Sanction limit upto Rs. 0.25 lakhs	No charge		<b>Manually</b>
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		
<b>6. Documentation Charges*</b> <b>In case of Simple/Registered Mortgage/Equitable Mortgage</b>				
A	<b>Sanctioned Limit</b>	<b>In case charge not to be registered with CERSAI</b>	<b>In case charge is to be registered with CERSAI</b>	<b>Manually  (Not applicable for FDOD facility- ODAGR, ODAGD)</b>
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>B Extension of existing mortgage</b>				
i	For securing the enhanced limits / fresh limits sanctioned to the borrower	50% of relevant slab of charges		<b>Manually (Not applicable for FDOD facility – ODAGR, ODAGD)</b>
iii	For securing the enhanced limits / fresh limits sanctioned to a 3rd party	50% of relevant slab of charges		
C	<b>Substitution of title deeds</b>	100% of relevant slab of charges.		<b>Manually</b>
<b>7. Signature Verification</b>				
i	Per application / letter	Rs. 50/- + GST		<b>Manually</b>
<b>8. Issuance of No Dues Certificate (Duplicate)</b>				
i	Per certificate	Rs. 50/- or as per State law + GST		<b>Manually</b>
<b>9. Penal Interest*</b>				
i	Non-payment of interest / instalment on due date / non-adherence to sanction terms & conditions	15% per annum on the amount of overdue instalment / interest / charges /drawings over limit / DP for Cash Credit Accounts.		<b>System Driven</b>
		24% per annum on the amount of overdue instalment / 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.		<b>System Driven</b>
<b>10. Cash Transactions</b>				
<b>Home &amp; Non Home Branch Cash Deposits</b>				
i	Free limit	Free limit of <b>Rs. 12 lacs</b> per month for Farmer Funding (B2C)		<b>System Driven</b>
ii	Charges above free limit	Rs. 3 per thousand (min Rs. 50/-)		
<b>11. Annual Maintenance Charges for fund based working capital accounts Only Performing Assets* (Yearly per borrower and to be debited centrally in May month)</b>				
i	Sanction Limits upto Rs. 0.25 lakh	No Charge		<b>Centrally by Ru&amp;IB Dept.  (Not applicable for FDOD facility – ODAGR, ODAGD)</b>
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		
<b>12. Other Charges</b>				
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		

<b>i</b>	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	<b>System Driven</b>
<b>ii</b>	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	<b>System Driven</b>
<b>Tax to be levied as per the applicable rate</b>			

**Miscellaneous System driven/Manually Charges – Retail Agri**

<b>Sr. No.</b>	<b>Services</b>	<b>Charges*</b>
<b>1</b>	<b>CHEQUE BOOK CHARGES</b>	
(i)	Per leaf	First 100 leaves free (for new borrowal account) and thereafter Rs 2/- per leaf
<b>2</b>	<b>CHEQUE RETURN CHARGES</b>	
(i)	Inward Return Charges	Rs 500/- per cheque
(ii)	Outward Return Charges	Rs 100/- per cheque
<b>3</b>	<b>STOP PAYMENT</b>	
(i)	Per instrument	Rs 50/- per instrument
(ii)	Per Series	Rs 100.00 per series, per instruction
<b>4</b>	<b>REMITTANCE – DEMAND DRAFT/PAYORDER</b>	
(i)	Issue of Payorder	15 pay-order free per day: above that Rs 50/- per pay order
(ii)	Issue of Demand Draft (Payable at Axis Bank Locations)	15 demand drafts free per day: above that Rs 50/- per DD
<b>5</b>	<b>Issuance of Solvency Certificate (To be collected manually)</b>	
(i)	Solvency Certificate for value of Rs 1.00 lakh	Rs 750.00
(ii)	Solvency Certificate for value of over Rs 1.00 lakh but upto Rs 10 lakhs	Rs 1500.00
(iii)	Solvency Certificate for value of over Rs 10 lakhs but upto Rs 25 lakhs	Rs 3000.00
(iv)	Solvency Certificate for value of over Rs 25 lakhs but upto Rs 50 lakhs	Rs 7500.00

Sr. No.	Services	Charges*
(v)	Solvency Certificate for value of over Rs 50 lakhs but upto Rs 1.00 crore	Rs 10000.00
(vi)	Solvency Certificate for value above Rs 1.00 crore	Rs 15000.00
<b>* Tax to be levied as per applicable rate.</b>		