

Schedule of Charges for Agricultural Loans

Sr. No.	Nature of fee / charges/Penal Interest	Loans For Agri & MSME Manufacturers, Processors, Traders & Service providers
		(Applicable for all B2B & MSME Products like AGPRO Power, AGPRO Lite, Kisan Mitra, Kisan Mitra Lite, MSME Samriddhi, MSME Samriddhi Lite, Swift OD, GST OD, Poultry, Balance Transfer Next, Secured Express OD)
Services		Charges
1.	Non Refundable Login Fees	Rs. 5000/- + Applicable taxes
2.	Processing Charges	
	New Case	0.75 % + Applicable taxes
	Renewal cases & Extension of currency of limit without detailed	0.50 % + Applicable taxes
3.	Account Service Charges – per annum	
	Sanctioned limits above Rs. 10.00 lakhs and upto Rs.100.00 lakhs	Rs. 2000.00 + Applicable taxes
	Sanctioned limits above Rs. 100.00 lakhs	Rs. 4000.00 + Applicable taxes
4.	Documentation cum CERSAI Charges	
	Sanction Limits above Rs. 10 lakhs and upto Rs. 25 lakhs	Rs. 1,500 + Applicable taxes
	Sanction Limits above Rs. 25 lakhs and upto Rs. 100 lakhs	Rs. 3,000 + Applicable taxes
	Sanction Limits above Rs. 100 lakhs and upto Rs. 500 lakhs	Rs. 5,500 + Applicable taxes
5.	Penal Interest for any breach of sanction terms / event of default	6% per annum will be applicable in case of any default
6.	Cash Transactions	
	Home Branch Cash Deposits	
	Free limit	Free limit of Rs. 60 lakhs per month
	Charges above free limit	Rs. 3 per thousand + Applicable taxes
	Inter branch (intercity & intracity) Cash Deposit	
	Free limit	Rs. 5 lakhs per month
	Charges above free limit	Rs. 2.50 per thousand (minimum Rs. 100 per transaction) + Applicable taxes
	Maximum daily limit for inter-branch deposits (intercity & intracity)	Maximum daily Limit is Rs. 25 lakhs
7.	Annual Maintenance Charges for fund based working capital accounts	
	Sanction Limits above Rs. 10 lakhs and upto Rs. 25 lakhs	Rs. 2500 + Applicable taxes
	Sanction Limits above Rs. 25 lakhs and upto Rs. 100 lakhs	Rs. 3500 + Applicable taxes
	Sanction Limits above Rs. 100 lakhs	Rs. 5000 + Applicable taxes
8.	Charges on return of cheques deposited at home branch for local clearing	Rs. 500/- per instance + Applicable taxes
9.	Inland Letters of Credit *	
	Opening of Sight LC	Minimum Charge Rs.700/- + Applicable taxes
	*In case of LCs issued under 100% cash margin, 50% of the above rates would be applicable with a minimum of Rs.700.00 per Letter of Credit.	
10.	Bank Guarantees *	
	Performance Guarantee	1.75% p.a. Minimum Rs. 1000/- + Applicable taxes

	Financial Guarantee	1.75% p.a. Minimum Rs. 1000/- + Applicable taxes
	*In case of BGs opened under 100% cash margin, 50% of the above rates would be applicable with a minimum of Rs.1000.00 per Bank Guarantee. Further, in case of all BGs, commission to be recovered on the basis of actual quarters in which the validity of guarantee including claim period expires.	
11.	Stamp Duty & other statutory document charges	As per applicable laws of state
12.	Legal & Technical Charges	As per actuals (applicable only, if Login Fees is waived or not collected)
13.	Cheque book issuance charge	First 100 leaves free (for new borrower account) and thereafter Rs 2/- per leaf + Applicable taxes
14.	Prepayment/Foreclosure charge	Nil
15.	Collection/Repossession and incidental charges are those expenses that are not budgeted or specified but are incurred by the bank on behalf of the customer	As per actuals
16.	No dues certificate/ No objection certificate	Nil
17.	Non submission of stock statement	6% (plus taxes) of the outstanding amount from the date of default
18.	ROC filing charges	Rs. 1200/- per filing + Applicable taxes, if filed within 30 days. Additional penalty will be levied after 30 days
19.	Penal Interest for Non submission of property/stock insurance	6% Additional rate of interest on the amount outstanding
20.	CIBIL report copy charges	Nil
21.	Account Statement Issuance Charges	
	Monthly by post	No charge
	Daily / Weekly / Monthly by e-mail	No charge
	Adhoc statement from any branch.	Rs. 100 per statement + Applicable taxes
	Passbook updation	NA
22.	Issuance of opinion report	
	Sanction Limits above Rs. 10.01 lakhs and upto Rs. 25.00 lakhs	Rs. 250 per report + Applicable taxes
	Sanction Limits above Rs. 25.00 lakhs and upto Rs. 100.00 lakhs	Rs. 500 per report + Applicable taxes
	Sanction limits above Rs. 100 lakhs	Rs. 1000 per report + Applicable taxes
23.	Allocation of Limits – Per branch	
	Sanction Limits upto Rs. 100 lakhs	Rs. 2500.00 – One time + Applicable taxes
	Sanction Limits above Rs. 100 lakhs	Rs. 5000.00 – One time + Applicable taxes
24.	Extension of existing mortgage	
	For securing the enhanced limits / fresh limits sanctioned to the borrower	50% of relevant slab of charges
	In favour of other lenders	50% of relevant slab of charges
	For securing the enhanced limits / fresh limits sanctioned to a 3 rd party	50% of relevant slab of charges
25.	Signature Verification	
	Per application / letter	Rs. 100/- + Applicable taxes
26.	Enquiry related to old records more than 1 year old	
	Per item	Rs. 200/- + Applicable taxes
27.	NEFT & RTGS Transactions	

	NEFT Outside Axis Bank	Upto Rs. 1.00 lakh – Rs. 5.00 per transaction + Applicable taxes Above Rs 1.00 lakh to Rs 2.00 lakhs – Rs. 15.00 per transaction + Applicable taxes Above Rs. 2.00 Lakhs – Rs.25.00 per transaction + Applicable taxes
	RTGS Outside Axis Bank	Rs. 1 lakh to Rs. 2.00 lakhs - Nil Above Rs 2.00 lakhs to Rs 5.00 lakhs - Rs. 25.00 per transaction + Applicable taxes Above Rs 5.00 lakhs – Rs. 50.00 per transaction + Applicable taxes

Applicable Taxes- are applicable (if apply) subject to eligibility of particular Charges.

Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable).

"Axis Bank will convey its decision (within 2 weeks for credit limit up to Rs. 5 lakh and within 3 weeks for credit limit above Rs. 5 lakh and up to Rs. 25 lakh for Micro & Small enterprises borrowers) and (within 30 working days for other borrowers) from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank."

Schedule of charges - Farmer Funding

Sr No.	Services	Applicable Charge
1	Processing Charges	
i	Schematic Proposals	As applicable under the scheme
ii	Non-schematic Proposals	The processing fee applicable will be minimum of 1% <i>plus</i> service tax.
iii	Renewal of Schematic/Non schematic proposal	75% of charges as applicable for the new proposal / as applicable under the scheme.
iv	Extension of currency of limit without detailed appraisal –Schematic and non-Schematic Agriculture Accounts (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).	75% of charges as applicable for the new proposal for the period the currency of limit is extended from the date of expiry of the limit with a minimum charge for 3 months / as applicable under the scheme.
2	Account Service Charges (ASC) – Only Performing Assets (Annually per account)	
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 300.00.
iii	Sanctioned limits above Rs.1.00 lakhs and upto Rs.3.00 lakh	Rs 600.00.
iv	Sanctioned limits above Rs. 3.00 lakhs and upto Rs.10.00 lakh	Rs. 800.00.

v	Sanctioned limits above Rs. 10.00 lakhs and upto Rs.100.00 lakhs	Rs. 2000.00.	
vi	Sanctioned limits above Rs. 100.00 lakhs	Rs. 4000.00.	
3	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 per report	
iii	Sanction Limits above Rs. 25.00 lakhs and upto Rs. 100.00 lakhs	Rs. 500 per report	
iv	Sanction limits above Rs. 100 lakhs	Rs. 1000 per report	
4	Documentation Charges In case of Simple/Registered Mortgage/Equitable Mortgage		
	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
iii	Sanction Limits above Rs. 5 lakhs and upto Rs. 25 lakhs	Nil	Rs. 1,500
iv	Sanction Limits above Rs. 25 lakhs and upto Rs. 100 lakhs	Rs. 1,500	Rs. 3,000
v	Sanction Limits above Rs. 100 lakhs and upto Rs. 500 lakhs	Rs. 4,000	Rs. 5,500
vi	Sanction Limits above Rs. 500 lakhs	Rs. 6,000	Rs. 7,500
5	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	
iv	Substitution of title deeds	100% of relevant slab of charges.	
6	Penal Interest		
i	Delay / non-submission of stock / book-debts statements.	4% per annum on the outstanding amount in fund based working capital credit facilities from the date of default.	
ii	Delay / non-submission of Financial Follow-up Reports (FFRs) / QIS within the stipulated time / Non- submission of audited balance sheet within stipulated period or 6 months from the end of financial year of the company.	4% per annum on the outstanding amount in fund based working capital credit facilities from the date of default.	
iii	Non-payment of interest / instalment on due date or non-realization of the bills on the date of payment or drawings over limit / DP.	4% per annum on the amount of overdue instalment / interest / charges / unrealized bills purchased / discounted / drawings over limit / DP. In case of running accounts like Cash Credit, if the overdrawn are on more than three occasions in a calendar month then the penal rate of 4% per annum should be charged on the entire outstanding in the account.	
iv	Expiry of working capital limits	4% per annum on the outstanding amount of Fund-Based credit facilities.	

7	Annual Maintenance Charges for fund based working capital accounts– Only Performing Assets (Yearly per borrower)	
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
iii	Sanction Limits above Rs. 1 lakh and upto Rs. 5 lakhs	Rs. 500
iv	Sanction Limits above Rs. 5 lakhs and upto Rs. 10 lakhs	Rs. 1000
v	Sanction Limits above Rs. 10 lakhs and upto Rs. 25 lakhs	Rs. 2500
vi	Sanction Limits above Rs. 25 lakhs and upto Rs. 100 lakhs	Rs. 3500
vii	Sanction Limits above Rs. 100 lakhs and upto Rs. 300 lakhs	Rs. 5000
8	Other Charges	
i	Stamp Duty & Other Statutory Document Charges	As per applicable laws of state
ii	Legal & Technical Charges	As per actuals
iii	Cheque Book Issuance Charge	First 100 leaves free (for new borrower account) and thereafter Rs 2/- per leaf
iv	Cheque Return Charges	Minimum Rs 500/- per cheque/instrument plus other bank charges
v	Prepayment/Foreclosure Charge	4% plus GST
vi	Legal/collection/repossession and incidental charges are those expenses that are not budgeted or specified but are incurred by the bank on behalf of the customer	At actuals
vii	No Dues Certificate/ No Objection Certificate	Rs. 100/- or as per State law
Viii	ROC Filing Charges	Nil
ix	Login Fees	Nil