

**Applicable Schedule of charges and Penal interest for Commodity Finance Business of Bharat Enterprises  
(w.e.f 1st April 2023)**

Sr. No.	Services	Applicable Charges	Applicability & collection method
<b>1</b>	<b>Processing Charges</b>		
i	Upfront	@0.25% plus GST of Sanction Limit at new sanction / renewal / enhancement	Manually
ii	Tranche wise	@0.35% plus GST of disbursed amount at every tranche of disbursement	System Driven
<b>2</b>	<b>Penal Interest/ Charges</b>		
i	Non-payment of principal overdue amount on Loan Maturity	Penal rate of 6% p.a. shall be charged on outstanding amount beyond Loan Maturity	System Driven
<b>3</b>	<b>Other Charges</b>		
i	Stamp Duty & other statutory document charges	As per applicable laws of respective states	Manually
ii	Auction/Liquidation 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	Manually
iii	Prepayment / Foreclosure Charges	1. Prepayment charges (0.50% exclusive of GST) of the amount being prepaid only if prepayment is within one month from the date of disbursement. Otherwise Nil. 2. Prepayment penalty is not applicable in case of loan against electronic Negotiable Warehouse Receipt (eNWR). 3. No prepayment charges for commodity loans sanctioned at floating rate for Micro and Small Enterprises. 4. No prepayment charges to be levied for loans sanctioned upto Rs.50 lakhs at fixed rate for Micro and Small enterprises.	System Driven
iv	Quality Testing Charges/ Fumigation Charges/ Collateral Management Charges/ Other Charges	These incidental charges if applicable are to be borne by the borrower on case-to-case basis.	Manually

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