

Applicable Schedule of Charges for Farmer Funding (B2C) Businesses of Bharat Banking  
(w.e.f. 01<sup>st</sup> December 2024)

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</b>  <b>(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 - In case of foreclosure of credit facility, a Prepayment/ Foreclosure charge of 4 % of the individual sanction limit plus GST shall be levied. Provided that, the Prepayment/ Foreclosure charges shall not be levied in case of foreclosure of credit facility: (i) opened under interest subvention scheme (ii) towards Internal takeover or reduction in DP due to partial security/ collateral release (iii) under scheme code change and (iv) when the credit facility extended by Bank is in the nature of term loan as per the bank approved guidelines from time to time.	<b>System Driven</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.</b>  <b>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	

5. Issuance of opinion report				
i	Sanction limit upto Rs. 0.25 lakhs	No charge	Manually	
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		
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	Manually  (Not applicable for FDOD facility- ODAGR, ODAGD)
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	
v.	Sanction Limits above Rs. 100 lakhs	Rs. 3500 + GST	Rs. 3,500 + GST	
B	Extension of existing mortgage			Manually (Not applicable for FDOD facility – ODAGR, ODAGD)
i	For securing the enhanced limits / fresh limits sanctioned to the borrower	50% of relevant slab of charges		
ii	For securing the enhanced limits / fresh limits sanctioned to a 3rd party	50% of relevant slab of charges		
C	Substitution of title deeds	100% of relevant slab of charges.		Manually
7. Signature Verification				
i	Per application / letter	Rs. 50/- + GST	Manually	
8. Issuance of No Dues Certificate (Duplicate)				
i	Per certificate	Rs. 50/- or as per State law + GST	Manually	
9. Penal Charges *				
i	Financial Default (Non-payment of interest/ instalment on due date, overdrawing, expiry of limit, non-payment of any other charges/ commission on due dates)	Financial Default: 8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding INR 1,00,000/- per instance).		System Driven
ii	Non-Financial Default (Non-submission / delay in security creation (primary / collateral), non-adherence to sanction terms & conditions, occurrence of any other event of default as specified in the sanction letter & loan agreement.)	Non-Financial Default: 1% p.a. above applicable interest rate / commission from the date of each non-financial default on the outstanding amount of fund-based credit facilities and non-fund-based facilities (as applicable).		Manually
<ul style="list-style-type: none"> <li>Penal Charges will be subject to GST as per applicable law on Goods and Service Tax in India, and GST will be charged separately.</li> <li>There shall be no capitalization of Penal Charges.</li> </ul>				

<b>10. Cash Transactions</b>			
<b>A</b>	<b>Home &amp; Non Home Branch Cash Deposits</b>		
i	Free limit	Free limit of Rs. 12 lacs 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 FODD 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	
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	System Driven
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	System Driven
<b>* Tax to be levied as per the applicable rate</b>			

**Note** – Nil processing fee, documentation, legal, technical, inspection, ledger folio charges and all other service charges shall be levied to Kisan Credit Cards for short term credit requirement for cultivation of crops, investment credit requirement for agriculture and allied activities and other needs up to Rs.3 Lakhs at customer level for Small and Marginal Farmers.

**Miscellaneous System driven/Manual 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 borrower 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 Pay order	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 lakh	Rs 3000.00
(iv)	Solvency Certificate for value of over Rs 25 lakhs but upto Rs 50 lakhs	Rs 7500.00
(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>		