AXIS BANK

Applicable schedule of charges Farm Mechanization Businesses of Bharat Banking
(w.e.f 19th June 2026)

<table>
<tr><th>Type</th><th colspan="2">Applicable Charges</th></tr>
<tr><td>Cheque Bounce / Instrument Return Charges</td><td colspan="2">Rs 500/ Instance</td></tr>
<tr><td>Cheque / Instrument Swap Charges</td><td colspan="2">Rs 500/ Instance</td></tr>
<tr><td>Duplicate Statement issuance charges</td><td colspan="2">Rs 250/ Instance</td></tr>
<tr><td>Duplicate Repayment Schedule issuance charges</td><td colspan="2">Rs 250/ Instance</td></tr>
<tr><td>Duplicate No Dues Certificate / NOC</td><td colspan="2">Rs 50/ Instance</td></tr>
<tr><td>Material Terms and Conditions</td><td colspan="2">Financial default: Non-payment of interest or principal / instalment on the due date.</td></tr>
<tr><td>Penal Charges (Penalty for delayed payment will be applicable after lapse of 1st EMI)</td><td colspan="2">Financial Default –
8% p.a. on the overdue amount (subject to aggregate penal charges not exceeding ₹1,00,000 (INR One lakh) or minimum of ₹300 (INR Three hundred) whichever is higher per instance)
There shall be no capitalization of Penal Charges</td></tr>
<tr><td>Part – payment and Foreclosure Charges</td><td colspan="2">1) 4.00% of the foreclosure and part-payment amount.
2) In case of Micro and Small Enterprises (MSE) customers, no foreclosure and part-payment are applicable if:
a. Loan amount is up to Rs 50 Lakhs under Fixed Rate Loans, or
b. Loans with floating interest rates (irrespective of the loan limit)</td></tr>
<tr><td>Loan cancellation / Re-booking</td><td colspan="2">Rs 500/ instance</td></tr>
<tr><td>Stamp Duty</td><td colspan="2">On Actuals</td></tr>
<tr><td>Issuance of Credit Report</td><td colspan="2">Rs 50/ Instance</td></tr>
<tr><td rowspan="2">Processing Fees</td><td>New Tractor Loan</td><td>Up to 2% +GST</td></tr>
<tr><td>Used Tractor Loan</td><td>Up to 2.5% +GST</td></tr>
<tr><td>Valuation charges</td><td colspan="2">(Rs.200 - 650) + GST *Applicable to customer whose loan got sanctioned and to be deducted at the time of disbursement.</td></tr>
</table>

**Goods and services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (Wherever GST is applicable)*
** Nil Processing fee and other service charges will be levied to priority sector loans under farm mechanization having loan value up to Rs. 50000/- at Account level.)*