

Applicable Schedule of Charges for Farmer Funding (B2C) Businesses of Bharat Banking
(w.e.f. 19th Jun 2026)

(w.e.f. 15 Jun 2020)

Sr. No.	Services	Applicable Charges	Applicability and collection method
1 Account Statement Issuance Charges			
i	Monthly by e-mail	Nil	Manually
ii	Adhoc statement from any branch.	Rs. 100 per statement + GST	
2. Processing Charges			
i	Processing Fee	1.50% + GST	Manually (Not applicable for FDOT facility – ODAGD, ODAGR)
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	
3. Pre-payment/Part-Payment/ Foreclosure charges			
i	Pre-payment/Part-Payment/ Foreclosure charges	NIL	System Driven
4. Account Service Charges (ASC)– Only Performing Assets* (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	Centrally by Ru&IB Dept. Manually (Not applicable for FDOT facility – ODAGR and ODAGD)
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			
i	For securing the enhanced limits / fresh limits sanctioned to the borrower	50% of relevant slab of charges		Manually (Not applicable for FDOD facility – ODAGR, ODAGD)
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	Material Terms and Conditions: Financial Default Term loan (TL): 1. Non-payment of interest or principal/ instalment on the due date. Overdraft / Cash Credit (OD/CC): 1. Overdrawn amount exceeding the Sanctioned limit and/or Drawing power, or, Breach of Drawing Power 2. Overdue TOD Facility 3. Expiry of limit with outstanding principal and/or interest Financial Default also includes all types of payment or financial defaults/ irregularities with respect to the Loan Account	Penal Charges Financial Default: Term loan (TL): 8% p.a. on the overdue amount (subject to aggregate penal charges not exceeding Rs. 1,00,000/- or minimum Rs. 300/- whichever is higher per instance) Overdraft /Cash Credit (OD/CC): 8% p.a. on the overdrawn/ Overdue/ Outstanding amount (subject to aggregate penal charges not exceeding Rs. 1,00,000/- or minimum Rs. 300/- whichever is higher per instance)		System Driven
ii	Non-Financial Default 1. Non-submission / delay in submission of Audited balance sheet, Stock – book debts statement, Insurance, etc. 2. Pending Security Creation (Primary / Collateral)	Non-Financial Default: Term Loan/ Cash Credit / Overdraft: - 1% p.a. from the date of each non-financial default on the total outstanding amount for Term loan and total limit sanctioned for Cash Credit /		Manually

	3. Breach of stipulated Financial Covenants 4. Non-adherence of stipulated frequency of periodical unit inspection 5. Non-adherence to stipulated non-financial covenants such as closure of current/limit account maintained with other bank Any failure to comply with stipulated norms, irregularities or default with respect to the loan account (like site visits, revaluation, audit charges, or BC commission) as specified in the sanction letter or during the loan tenure shall constitute a policy non-compliance, shall be treated as material term and condition breach and shall be subjected to applicable penal charges on the total limit sanctioned for Cash Credit / Overdraft and total outstanding amount for Term Loan	Overdraft (applicable to all the non-financial defaults)	
There shall be no capitalization of Penal Charges. *Term Loan - In addition to the penal charge, the borrower will be required to pay the regular interest on overdue EMI / overdue interest / overdue principal which would be charged at contracted or applicable interest rate for the days it remains overdue. *CC/OD/WC - In addition to the penal charge, the borrower will be required to pay the regular interest on outstanding amount which would be charged at contracted or applicable interest rate			
10. Cash Transactions			
A	Home & Non Home Branch Cash Deposits		
i	Free limit	Free limit of Rs. 12 lacs per month for Farmer Funding (B2C)	System Driven
ii	Charges above free limit	Rs. 3 per thousand (min Rs. 50/-)	
11. Annual Maintenance Charges for fund based working capital accounts Only Performing Assets* (Yearly per borrower and to be debited centrally in May month)			
i	Sanction Limits upto Rs. 0.25 lakh	No Charge	Centrally by Ru&IB Dept. (Not applicable for FDOD facility – ODAGR, ODAGD)
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	
12. Other Charges			
i	Legal and Technical Charges	As per Actuals	
ii	Legal/collection/repossession and incidental charges and those expenses	As per Actuals	

	that are not budgeted or specified but are incurred by the bank on behalf of the customer.		
lii	Stamp Duty & Other Statutory Document Charges.	As per applicable laws of state	
lv	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
v	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
* Tax to be levied as per the applicable rate			

Note – 1. 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 account level for Small and Marginal Farmers.

2. No loan related, and ad hoc service charges/inspection charges shall be levied on priority sector loans up to ₹50,000/-.

Miscellaneous System driven/Manual Charges – Retail Agri

Sr. No.	Services	Charges*
1	CHEQUE BOOK CHARGES	
(i)	Per leaf	First 100 leaves free (for new borrower account) and thereafter Rs 2/- per leaf
2	CHEQUE RETURN CHARGES	
(i)	Inward Return Charges	Rs 500/- per cheque
(ii)	Outward Return Charges	Rs 500/- per cheque
3	STOP PAYMENT	
(i)	Per instrument	Rs 50/- per instrument
(ii)	Per Series	Rs 100.00 per series, per instruction
4	REMITTANCE – DEMAND DRAFT/PAYORDER	
(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
5	ISSUANCE OF SOLVENCY CERTIFICATE (To be collected manually)	
(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
* Tax to be levied as per applicable rate.		