

**Applicable schedule of charges and Penal Charge for B2B R & MSME Businesses of
Bharat Enterprises (w.e.f 1st January 2026)**

| Sr. No. | Services | Applicable Charges | | Applicability and collection method |
|-------------|---|---|---|---|
| 1 | Account Statement Issuance Charges | | | |
| i | Daily / Weekly / Monthly by e-mail | No charge | | Manually |
| ii | Adhoc statement from any branch. | Rs. 100 per statement | | |
| 2 | Non refundable Login Fees | | | |
| i | Login fees | Rs. 7,500/- + Applicable Taxes | | Manually |
| 3 | Processing Charges | | | |
| i | NTB / Enhancements | 1.00% + Taxes | | Manually (Not applicable for FDOD facility – ODSS, ODFDB & CA2OD) |
| ii | Renewal | 1.00% + Taxes | | |
| 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). | 0.50% + Taxes for the period the currency of limit is extended from the date of expiry of the limit | | |
| 4 | Account Service Charges (ASC)– Only Performing Assets (Annually per account and to be debited centrally during October/November month) | | | |
| i | Sanctioned limits upto Rs.0.25 lakhs | No charges | | Centrally by Ru&IB Dept. Manually (Not applicable for FDOD facility – ODSS, ODFDB & CA2OD) |
| 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. | | |
| 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 per report | | |
| iii | Sanction Limits above Rs. 25.00 lakhs | Rs. 500 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 – ODSS, ODFDB & CA2OD) |
| 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 | |

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| v. | Sanction Limits above Rs. 100 lakhs | Rs. 3,500 | Rs. 3,500 | |
| 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 ECLGS & FDOD facility – ODSS, ODFDB & CA2OD) |
| ii | For securing the enhanced limits / fresh limits sanctioned to a 3 rd party | 50% of relevant slab of charges | | |
| C | Substitution of title deeds | 100% of relevant slab of charges. | | Manually |
| The out of pocket expenses (such as stamp duty, legal charges, valuation charges, ROC filing charges, etc. wherever applicable) to be recovered separately. 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 | | | | |
| 7 | Signature Verification | | | |
| i | Per application / letter | Rs. 50/- | | Manually |
| 8 | Enquiry related to old records more than 1 year old | | | |
| i | Per item | Rs. 200/- | | Manually |
| 9 | Issuance of No Dues Certificate | | | |
| i | Per certificate (duplicate) | Rs. 50/- or as per State law | | Manually |
| 10 | Penal Charge | | | |
| i | <p>Material Terms and Conditions:</p> <p>Financial Default: Term loan (TL):</p> <ol style="list-style-type: none"> Non-payment of interest or principal / instalment on the due date. <p>Financial Default: Cash Credit / Overdraft (CC/OD):</p> <ol style="list-style-type: none"> Overdrawn amount exceeding the Sanctioned limit and/or Drawing power, or, Breach of Drawing Power Overdue Intraday TOD facility Overdue TOD facility Expiry of limit with outstanding principal and/or interest Non-realization of bills on date of payment LCs devolved/non- payment of any other charges/commission on due dates will result in penal charges being imposed on the parent loan Bank Guarantees Invoked/non-payment of any other charges/commission on the due date will result in penal charges | <p>(TL): 8% p.a. on the overdue amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 per instance) or minimum of Rs. 300 whichever is higher per instance</p> <p>(CC/OD): 8% p.a. on the overdrawn amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 per instance) or minimum of Rs. 300 whichever is higher per instance</p> <p>8% p.a. on overdue amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 per instance) or minimum of Rs. 300 whichever is higher per instance (charges applicable from point #2 to 3)</p> | | System Driven/ Manually |

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| | <p>being imposed on the parent loan</p> <ol style="list-style-type: none"> 8. Non-payment of (FBP/FBD)/EBRD/ PSCFC/ Collection Bill /interest thereon/ other charges on due date 9. Non-payment of crystallized MTM losses under LER Limit 10. In the event of invocation of DPG or non-payment of any other charges/commission on the due date 11. Inland Bills Purchase/Discounting - bills returned unpaid 12. SBLC devolvement for Buyer's Credit 13. LC backed bill discounting facility with recourse to borrower (Seller) - In case of non-payment of interest on due date 14. LC backed bill discounting facility with recourse to borrower (Buyer/Purchaser) - In case of non-payment of interest on due date | <p>8% p.a. on the total outstanding amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 per instance) or minimum of Rs. 300 whichever is higher per instance (charges applicable from point #4 to 14)</p> <p>Financial Default includes all types of payment or financial defaults/irregularities with respect to the Loan Account</p> | |
| ii | <p>Non Financial Default: Non-submission / delay in submission of Audited balance sheet, Stock – book debts statement, Insurance, etc.</p> <ol style="list-style-type: none"> 1. Pending Security Creation (Primary / Collateral) 2. Failure to adhere to the stipulated frequency for periodic unit inspections. 3. Non-compliance with specified non-financial covenants, such as closure of current, or limit accounts maintained with other banks 4. Delay/failure to obtain external credit risk rating from agency approved within stipulated time period and/or if the rating deteriorates or suspended, or delay/failure to submit yearly certificate to confirm compliance with the stipulation | <p>1% p.a. from the date of each non-financial default on the total outstanding amount for Term Loans and on the limit sanctioned for CC / OD or minimum of Rs. 300 whichever is higher per instance (applicable to all the non-financial defaults)</p> | <p>System Driven/ Manually</p> |

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| | <p>pertaining to ownership/control/management shall be termed as material term and condition breach and shall be subjected to applicable penal charges on the total outstanding amount for Term Loans and on Sanctioned Limit for OD/CC</p> <p>5. 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 and shall be termed as material term and condition breach and shall be subjected to applicable penal charges on the total outstanding amount for Term Loans and Total limit sanctioned for CC/OD</p> <p>6. Breach of stipulated Financial Covenants</p> | | |
| iii | There shall be no capitalization of Penal Charges. | | |
| iv | *Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account. | | |
| v | **Non-Financial Default includes breach of any other obligation(s)/covenant(s) with respect to your Loan Account | | |
| 11 | Cash Transactions | | |
| | Home & Non Home Branch Cash Deposits | | |
| i | Free limit | Free limit of Rs. 12 lacs per month for B2B R & MSME Product | System Driven |
| ii | Charges above free limit | Rs. 3 per thousand (min Rs. 50/-) | |
| 12 | Annual Maintenance Charges for fund based working capital accounts – Only Performing Assets (Yearly per borrower and to be debited centrally in April month) | | |
| i. | Sanction Limits upto Rs. 0.25 lakh | No Charge | Centrally by Ru&IB Dept. (Not applicable for FDOD) |
| 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 | |

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| v. | Sanction Limits above Rs. 10 lakhs and upto Rs. 25 lakhs | Rs. 2500 | facility – ODSS, ODFDB & CA2OD) |
| vi. | Sanction Limits above Rs. 25 lakhs and upto Rs. 100 lakhs | Rs. 3500 | |
| vii. | Sanction Limits above Rs. 100 lakhs | Rs. 5000 | |
| * Not applicable for Commodity Product | | | |
| 13 | NEFT & RTGS Transactions | | |
| i | NEFT Outside Axis Bank | Upto Rs. 0.10 lakh – Rs. 2.50 per transaction. Above Rs. 0.10 lakh to Rs. 1.00 lakh – Rs. 5.00 per transaction. Above Rs 1.00 lakh to Rs 2.00 lakhs – Rs. 15.00 per transaction Above Rs. 2.00 Lakhs – Rs.25.00 per transaction. | System Driven |
| ii | 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. Above Rs 5.00 lakhs – Rs. 50.00 per transaction | |
| 14 | Inspection Charges | | |
| i | Sanction Limits equal to and above Rs. 2 Cr and less than Rs. 10 Cr | Rs. 2500/- per inspection per quarter + applicable taxes | |
| 15 | Re-Valuation Charges | | |
| i | Revaluation will be conducted in all cases where the existing valuation is older than 3 years, and the actual charges incurred will be recovered from the client. | At Actual | |
| 16 | Prepayment/Part-Payment Charges* | | |
| | <p>For CC / OD facility: - No prepayment/Part-Payment charges on floating &/or fixed rate loans if loan is closed from Own Funds. If loans are closed from borrowed funds, then prepayment/Part-Payment charge of 2% (plus taxes) will apply on Sanction Limit.</p> <p>For Term loans - No prepayment/Part-Payment charges on floating&/or fixed rate loans if loan is closed from Own Funds. If loans are closed from borrowed funds, then prepayment/Part-Payment charge of 2% (plus taxes) will apply on Principal Outstanding amount.</p> | | Not applicable for FDOD, ECLGS & NFB facility |
| <p>*In case of Micro and Small Enterprises (MSE) customers, no Prepayment/Part-Payment charges are applicable if;</p> <ol style="list-style-type: none"> 1. Loan amount is up to Rs.50 Lakhs under Fixed rate loans, or 2. Loans with floating interest rates (irrespective of the loan limit) <p>For Individual borrowers - No Prepayment/Part-Payment charges shall be levied.</p> <p>No Prepayment/Part-Payment charges on CC/OD for all Non-Individual Borrowers i.e., MSE (fixed rate only, above Rs.50L) and Non-MSE if they notify non-renewal 30 days prior to the renewal due date and close the facility on or before the due date.</p> | | | |

Miscellaneous System driven/Manual Charges

| Sr. No. | Services | Charges |
|--|--|---|
| 1 | CHEQUE BOOK CHARGES | |
| (i) | Per leaf | First 100 leaves free (for new borrowal 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/- per series, per instruction |
| 4 | REMITTANCE – DEMAND DRAFT/PAYORDER | |
| (i) | Issue of Payorder | 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 lakhs | 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 |
| 6 | Issuance of Solvency Certificate (To be collected manually) | |
| | Prevailing Schedule of Charges for Trade & Forex Transaction as circulated by WPB team will continue to be applicable for Bharat Banking customers as well | |
| * Tax to be levied as per applicable rate. | | |