

Applicable Schedule of charges and Penal interest for Commodity Finance Business of Bharat Enterprises
(w.e.f 1st July 2026)

Sr. No.	Services	Applicable Charges	Applicability & collection method
1	Processing Charges		
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
2	Material Terms and Conditions:	Penal Charges	
i	Financial Default: 1. Non-payment of principal overdue amount on the Loan Maturity Financial Default includes all types of payment or financial defaults/irregularities with respect to the Loan Account Non-Financial Default: 1. Any breach of the terms and conditions stipulated in the facility and pledge agreement or non-submission of any other document (such as Warehouse Rent, Stock statements) shall be termed as material term and condition breach and shall be subjected to applicable penal charges on the total outstanding amount. 2. 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	Financial Default: 1. 8% p.a. on the overdue amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 or Rs. 300 whichever is higher per instance) There shall be no capitalization of Penal Charges. <i>* Credit line/ Short 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.</i> Non-Financial Default 1% p.a. from the date of each non-financial default on the total outstanding amount. (applicable to all the non-financial defaults) There shall be no capitalization of Penal Charges. <i>* Charges will apply immediately upon breach of the stipulated timelines*</i>	System Driven

	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.		
3	Other Charges		
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	Part Payment / Foreclosure Charges	1) Part Payment / Foreclosure charges are not applicable in case of loan against electronic Negotiable Warehouse Receipt (eNWR) issued towards stock deposited in commodity exchanges. 2) In case of Micro and Small Enterprises (MSE) customers, no prepayment charges 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) 3) Other than the above 1- and 2-point, Part Payment charges (0.50% exclusive of GST) of the amount being prepaid only if part payment is within one month from the date of disbursement. <i>Floating rate loans – Individual (For business & other than business) & MSEs, with or without co-obligants – No Part Payment and Foreclosure charges shall be applicable irrespective of the source of funds and without any minimum lock-in period.</i>	System Driven
iv	Stock Audit Charges	To be collected at the time of 1st disbursement (upon sanction / renewal) which shall be linked to the sanction limit and all other charges remain unchanged. Sanction limit up to INR 5 Cr: INR 10,000 + GST, Sanction limit above INR 5 Cr: INR 12,000 + GST.	System Driven /Manually

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