Schedule of Charges & Features (Agri Products)

Section A: Bandhan Bank Kisan Loan

<table>
<tr><th>Sr. No.</th><th>Description of Charges</th><th>Charges</th></tr>
<tr><td>1</td><td>Processing Fee</td><td>
<table>
<tr><th>Customer</th><th>Loan Amount</th><th>Processing Fees</th></tr>
<tr><td rowspan="2">New Customer</td><td><Rs.10 lakh</td><td>Up to 2.00% of sanctioned limit/ drawing power s.t. minimum of Rs.1000/-plus applicable taxes</td></tr>
<tr><td>>=Rs. 10 lakh</td><td>Up to 2.00% of sanctioned limit/ drawing power s.t. minimum of Rs.1000/-plus applicable taxes.</td></tr>
<tr><td rowspan="2">Existing Customers</td><td>Enhancement/ Renewal-cum-Enhancement</td><td>Up to 1% of sanctioned limit plus applicable taxes</td></tr>
<tr><td>Reduction/ Renewal at existing level</td><td>Up to 1.00% of sanctioned limit plus applicable taxes</td></tr>
</table>
</td></tr>
<tr><td>2</td><td>Annual Maintenance Charge</td><td>Nil</td></tr>
<tr><td>3</td><td>CERSAI Charges</td><td>As per actuals plus applicable taxes</td></tr>
<tr><td>4</td><td>Penal Charges

a) Overdue as a result of non-payment of interest/instalment on due date, or, drawings over limit/DP, or, expiry of limit, and/or,
b) Non-compliance with any sanctioned covenants</td><td>0.75% per month on overdue amount</td></tr>
</table>

5	Foreclosure Charges	For Floating rate: Nil For Fixed rate: For CC/OD-4% of sanctioned limit if closed within 1 year. Else Nil For TL-4% on principal Outstanding Foreclosure not applicable in i) internal balance transfer cases ii) Customer closes account with own funds iii) Customer intention not to renew the facility before the period as stipulated in the loan agreement, provided that the facility gets closed on the due date.
6	Legal/Technical and Valuation Charges	As per actuals
7	Stamp Duty and other Statutory Charges	At actuals as per applicable laws of the state during loan processing
Charges applicable to KCC Rupay Cards		
8	Issuance Charge	Nil
9	Issuance Charge for additional cards	Rs.100 plus applicable taxes
10	Annual Maintenance Charge	**1s Year:** Nil **2nd Year Onwards:** INR 100 plus applicable taxes
11	Charge for Reissuance of debit card	INR 100 plus applicable taxes
12	Pin re-generation Charge	**E-Pin generation:** Nil **Physical Pin re-generation:** INR 25 plus applicable taxes
13	Inspection Charges/ Supervision (for working capital facilities excl. TL)	Half yearly basis ((for working capital facilities excl. TL) <= 10 lakh-Rs 750 >Rs 10 lakh to 25 lakh-Rs 1250 >Rs 25 lakh to 50 lakh-1500 >50 lakh-Rs 3000

Note:

i. Charges like processing fee, documentation, legal, technical, inspection, ledger folio charges and all other service charges will not be applicable for 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 Lakh at customer level for Small and Marginal Farmers.

ii. No loan related [charges (including guarantee fees of credit guarantee schemes),] and ad hoc service charges/inspection charges shall be levied on priority sector loans up to ₹50,000. In the case of eligible priority sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.

Section B: Kisan Sampann Plus

<table>
<tr><th>Sr. No.</th><th>Description of Charges</th><th>Charges</th></tr>
<tr><td>1</td><td>Processing Fees</td><td><table><tr><th>Customer</th><th>Processing Fees</th></tr><tr><td>New Customer</td><td>Up to 2% of sanctioned limit/ drawing power s.t. minimum of Rs. 500/-plus applicable taxes</td></tr><tr><td>Existing Customer -Renewal</td><td>Up to 1% of renewed loan amount, subject to minimum of 500/- plus applicable taxes</td></tr><tr><td>Existing Customer -Enhancement</td><td>Up to 1.50 % of renewed loan amount, subject to minimum of 500/- plus applicable taxes</td></tr></table></td></tr>
<tr><td>2</td><td>Annual Maintenance Charges</td><td>Nil</td></tr>
<tr><td>3</td><td>CERSAI Charges</td><td>As per actuals plus applicable taxes</td></tr>
<tr><td>4</td><td>Penal Charges
a) Overdue as a result of non-payment of interest/instalment on due date, or, drawings over limit/DP, or, expiry of limit, and/or,
b) Non-compliance with any sanctioned covenants</td><td>0.75% per month on overdue amount (overdrawn/expiry/interest due/EMI Due) at the time of loan regularization</td></tr>
<tr><td>5</td><td>Foreclosure Charges</td><td>For Floating rate: Nil
For Fixed rate:
For CC/OD-4% of sanctioned limit if closed within 1 year. Else Nil
For TL-4% on principal Outstanding
Foreclosure not applicable in
i) internal balance transfer cases
ii) Customer closes account with own funds
iii) Fixed rate loan up to Rs.50 lakh to MSE
iv) Customer intention not to renew the facility before the period as stipulated in the loan agreement, provided that the facility gets closed on the due date.</td></tr>
<tr><td>6</td><td>Legal/Technical and Valuation Charges</td><td>As per actuals</td></tr>
<tr><td>7</td><td>Stamp Duty and other Statutory Charges</td><td>At actuals as per applicable laws of the state during loan processing</td></tr>
<tr><td>8</td><td>Issuance Charge</td><td>Nil</td></tr>
<tr><td>9</td><td>Issuance Charge of additional cards</td><td>₹ 100</td></tr>
<tr><td>10</td><td>Annual Maintenance Charges</td><td><u>1st Year:</u>
Nil
<u>2nd Year:</u>
₹ 100 plus applicable taxes</td></tr>
</table>

Sr. No.	Description of Charges	Charges
11	Charge for re-issuance of debit card	₹100 plus applicable taxes
12	Pin re-generation charge	**e-Pin generation:** Nil **Physical Pin re-generation:** ₹ 25 plus applicable taxes
13	Inspection Charges/ Supervision (for working capital facilities excl. TL)	Half yearly basis (for working capital facilities excl. TL) <= 10 lakh-Rs 750 >Rs 10 lakh to 25 lakh-Rs 1250 >Rs 25 lakh to 50 lakh-1500 >50 lakh-Rs 3000

Note

i. No loan related [charges (including guarantee fees of credit guarantee schemes)] and ad hoc service charges/inspection charges shall be levied on priority sector loans up to ₹50,000. In the case of eligible priority sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.

Section C: Agri Sampann Plus / Bandhan Agriculture Infrastructure Fund (BAIF) Product, Bandhan PM Formalization of Micro Food Processing Enterprises (BPMFME) Product & Non-Schematic Products

Sr. No.	Description of Charges	Charges
1	Processing Charges	**<u>Loan Sanction</u>** Processing fees up to 2.00% **<u>Renewal</u>** For working capital facility: Up to 1.00% on sanction limit Annual review charges for Term Loans - 1. Up to Rs.5.00 Crore – Up to Rs.5,000 2. Above Rs.5.00 Crore to Rs.50.00 Crore – Up to 0.10% 3. Above Rs.50 Crore – Up to 0.05%
2	CERSAI Charges	As per actuals
3	Penal Charges on non-payment of interest/ instalment on due date or non- realization of bills on the date of payment or drawings over limit/DP	0.75% per month on overdue instalment/interest charges/unrealized bills purchased/discounted/drawing over limit/DP
4	Penal Charges for: i) Delay in submission of monitoring documents (wherever applicable) including but not limited to: (a) Stock statements (b) Financial follow-up reports (c) Audited financials (d) Insurance policies (e) Bank statement of other lenders ii) Non-compliance with other sanctioned covenants	-<u>For fund based sanction limits below 5 crore</u> Up to Rs.5,000 per item per month for the delayed period -<u>For fund based sanction limits of Rs.5 crore & above</u> Up to Rs. 10,000 per item per month for the delayed period
5	Penal Charges for Non-creation of security	<u>-For sanction limits below 5 crore</u> Up to Rs. 5,000 per month for delayed period <u>-For sanction limits of Rs.5 crore & above</u> Up to Rs. 10,000 per month for delayed period
6	Penal Charge for expiry of working capital limits	2% per annum on the outstanding amount of fund-based /non-fund-based credit facilities for the expiry period
7	Pre-payment /Foreclosure Charges	For Floating rate: Nil For Fixed rate: For CC/OD-4% of sanctioned limit if closed within 1 year. Else Nil For TL-4% on principal Outstanding

<table>
<tr><td></td><td></td><td>Foreclosure not applicable in
i) internal balance transfer cases
ii) Customer closes account with own funds
iii) MSE loan to customer is on Fixed rate of interest for loan upto Rs. 50 lakh
iv) Customer intention not to renew the facility before
the period as stipulated in the loan agreement, provided that the facility gets closed on the due date.</td></tr>
<tr><td>8</td><td>Legal/Technical and Valuation Charges</td><td>As per actuals</td></tr>
<tr><td>9</td><td>Stock Audit /Agency for Special Monitoring (ASM) Charge</td><td>As per actuals</td></tr>
<tr><td>10</td><td>Stamp Duty and other Statutory Charges</td><td>At actuals as per applicable laws of the state during loan processing</td></tr>
<tr><td>11</td><td>Transaction Charges</td><td>
<table>
<tr><th>Type</th><th>Charges</th></tr>
<tr><td colspan="2">NEFT/RTGS</td></tr>
<tr><td>Inward</td><td>Free</td></tr>
<tr><td>Outward</td><td>Free</td></tr>
<tr><td colspan="2">DD/Pay Order</td></tr>
<tr><td>First 100 transactions per month</td><td>Free</td></tr>
<tr><td>DD issuance charge up to ₹2,000</td><td>₹20/-</td></tr>
<tr><td>DD issuance charge ₹2,001 to ₹10,000</td><td>₹50/-</td></tr>
<tr><td>DD issuance charge above ₹10,001</td><td>₹2/- per ₹1,000</td></tr>
<tr><td>Duplicate issuance per instrument</td><td>₹100/-</td></tr>
<tr><td>Cancellation/ Revalidation charge per instrument</td><td>₹100/-</td></tr>
<tr><td>Cash Deposit (CC/OD)</td><td>Free cash deposit up to ₹2 crore per month. Thereafter, charges will be applicable as - ₹2.50/- per ₹1,000 (min. ₹25)</td></tr>
<tr><td>Cash Withdrawal (CC/OD)</td><td>Unlimited</td></tr>
<tr><td>Cheque Bounce</td><td>i. Cheque return: Financial reason for inward - ₹300/-
ii. Cheque Return: Financial return for outward - ₹50/-
iii. Stop payment per instrument - ₹100/-
iv. Stop payment per series - ₹300/-</td></tr>
<tr><td>Cheque Leaves</td><td>500 cheque leaves free. Thereafter ₹2.00/leaf</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><td>17</td><td></td><td><table><tr><td>SMS Alerts</td><td>Free</td></tr><tr><td>e-mail statement</td><td>i. Monthly Statement – Free
ii. Duplicate Monthly Statement - ₹100/-
iii. Annual Consolidated Statement – Free
iv. Duplicate Consolidated Annual Statement - ₹200/-</td></tr></table></td></tr>
<tr><td></td><td></td><td></td></tr>
<tr><td>12</td><td>Mortgage Charges</td><td><table><tr><th>Particulars</th><th>Charges</th></tr><tr><td>Sanctioned limits above ₹10 Lakh</td><td>₹1,000/- per memorandum of entry/ mortgage deed</td></tr><tr><td>In case Bank is the mortgage creating lender with custodian of title deeds for aggregate loan value upto ₹20 crore (In multiple or consortium arrangements)</td><td>₹5,000/- per memorandum of entry/mortgage deed</td></tr><tr><td colspan="2">Extension of an existing mortgage</td></tr><tr><td>For securing enhanced limits sanctioned to the borrower</td><td>50% of relevant slab of charges</td></tr><tr><td>In favor of other lenders</td><td>50% of relevant slab of charges</td></tr><tr><td colspan="2">The out of pocket expenditure (such as stamp duty, legal charges, etc.) to be borne by the borrower. The above mortgage charges specified is applicable as per MOE/Mortgage Deed irrespective of the number of title deeds.</td></tr></table></td></tr>
<tr><td>13</td><td>Issuance of No Dues certificate</td><td>₹ 500/-</td></tr>
<tr><td>14</td><td>Issuance of Solvency certificate</td><td><table><tr><th>Loan Amount</th><th>Charge</th></tr><tr><td>Up to ₹ 10 Lakh</td><td>₹ 2,500/-</td></tr><tr><td>>= ₹ 10 Lakh & < ₹ 50 Lakh</td><td>₹ 5,000/-</td></tr><tr><td>>= ₹ 50 Lakh & < ₹2.5 Cr.</td><td>₹ 10,000/-</td></tr><tr><td>>= ₹ 2.5 Cr.</td><td>₹ 15,000/-</td></tr></table></td></tr>
<tr><td>15</td><td>Documentation Charges</td><td>₹1,000/-
(Paid at the time of documentation at each instance of fresh/enhancement sanction. Further, the above charges are not applicable in case of consortium documentation and when revival letters/AODs/ Balance Confirmations/ Link Documents are obtained)</td></tr>
<tr><td>16</td><td>Allocation of Limit</td><td>Nil</td></tr>
<tr><td>17</td><td>Any other charges related to Trade Services</td><td>This will remain applicable as per Trade Service charge Policy of the Bank</td></tr>
</table>

18	Inspection Charges/ Supervision (for working capital facilities excl. TL)	Quarterly basis (for working capital facilities excl. TL) Up to 5 lakh-Nil >5 lakh to 50 lakh- Rs. 500 >50 lakh to 200 lakh-1000 >200 lakh to 1000 lakh-Rs. 2500 >1000 lakh -Rs. 5000

Note

i. No loan related [charges (including guarantee fees of credit guarantee schemes)] and ad hoc service charges/inspection charges shall be levied on priority sector loans up to ₹50,000. In the case of eligible priority sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.