

Bandhan Commodity Finance (Applicable both for Individuals and non-individuals)

Sr. No.	Description	Charges
1	Processing Fees	Up to 2% of loan amount plus taxes applicable
2	Collateral Management Agency Charges/ Other vendor charges	As per actuals incurred + taxes as applicable
3	Creation of Bank charge on collaterals (where-ever applicable) in various mandated databases, such as CERSAI, ROC, etc.	As per actuals incurred
4	Stamp Duty and Incidental Charges, wherever applicable	As per actuals incurred
5	Other Charges (including but not limited to statutory charges, such as, Monitoring and Inspection Charges, Quality Checking Charges, etc., as applicable)	As per actuals incurred
6	Dishonour Charges per Instance (Cheque/Standing Instructions/ECS/NACH)	₹500 per instance
7	Penal Charges for a) non-payment of interest/instalment on due date or non-realization of bills on the date of payment or drawings over limit/DP, or, b) expiry of credit facility, including WR/ SR expiry or, c) non-compliance with sanction covenants	0.75% per month on overdue amount