

SCHEDULE OF CHARGES | MID-MARKET LENDING BUSINESS

1. MEDIUM ENTERPRISE GROUP (Term Loan, Working Capital Demand Loan, Line of Credit, Dropline Credit, Invoice Discounting, Purchase Finance, Bills of Exchange discounting, Trade Partnership Program)	
PENAL CHARGES MEDIUM ENTERPRISE GROUP	
Particulars of Charges	Details (GST shall be levied wherever applicable)
Penal charges (charges levied for non-payment of overdue amount)	<p>Secured Products: 2% p.a. on the overdue amount for the delayed period, above current applicable interest rate on the overdue amount.</p> <p>Unsecured Products: 5% p.a. on the overdue amount for the delayed period, above current applicable interest rate on the overdue amount.</p>
Penal charges for non-compliance with material terms and conditions (covenants / stipulated conditions) mentioned in the Sanction Letter / Loan Agreement, wherever applicable	2% p.a. on the outstanding loan amount till the date of compliance
Cheque return/bounce charges / ECS/SI/NACH failure charges	Rs. 1,000 per instance
Mandate cancellation charges	Rs. 450* (<i>per instance</i>) will be levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered (<i>*subject to GST, if applicable</i>)
OTHER CHARGES MEDIUM ENTERPRISE GROUP	
Particulars of Charges	Details (GST shall be levied wherever applicable)
Processing fees	Up to 2% of the loan sanctioned amount
Foreclosure charges	Upto 4% of Principal outstanding
Closure charges for Over-draft / Line of Credit facility	Upto 4% of prevailing limit at the time of closure
Loan cancellation charges	Upto 4% of loan amount sanctioned
List of Documents	Rs. 1500 per instance
Statement of Account/ Repayment Schedule / any other document/statement (Excluding Foreclosure / Pre-closure statement)	Rs. 200 per instance to Rs. 1,000 per instance
Property swap charges (on request from applicants, approval to be at sole discretion of ABCL)	Upto 2% of the Principal outstanding
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
CERSAI	As per actual, wherever applicable

Stamp Duty	As per actual, wherever applicable
Legal and other statutory charges	As per actual, wherever applicable
Filing Financial information with Information Utility (NeSL)	As per actual, wherever applicable
Insurance Premium	As per actual, wherever applicable
Creation charge with ROC	As per actual, wherever applicable
Custodian Charges	As per actual, wherever applicable

2. SUPPLY CHAIN FINANCE

(Channel Finance, Vendor Finance, Term Loan, Working Capital Demand / Term Loan, Line of Credit, Invoice Discounting / Purchase Finance Facility, Assignment of Receivables, Factoring)

PENAL CHARGES | SUPPLY CHAIN FINANCE

Particulars of Charges	Details (GST shall be levied wherever applicable)
Penal charges (charges levied for non-payment of overdue amount)	5% p.a. on the overdue amount for the delayed period, above current applicable interest rate on the overdue amount.
Penal charges for non-compliance with material terms and conditions (covenants / stipulated conditions) mentioned in the Sanction Letter and Loan Agreement, wherever applicable	2% p.a. on the outstanding loan amount till the date of compliance
Cheque return/bounce charges / ECS/SI/NACH failure charges	Rs. 1,000 per instance
Mandate cancellation charges	Rs. 450* (<i>per instance</i>) will be levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered (<i>*subject to GST, if applicable</i>)

OTHER CHARGES | SUPPLY CHAIN FINANCE

Particulars of Charges	Details (GST shall be levied wherever applicable)
Processing fees	Up to 2% of the loan sanctioned amount
Foreclosure charges	Upto 4% of Principal outstanding
Closure charges for Over-draft / Line of Credit facility	Upto 4% of prevailing limit at the time of closure
List of Documents	Rs. 1500 per instance
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
Stamp Duty	As per actual, wherever applicable
Legal and other statutory charges	As per actual, wherever applicable
Filing Financial information with Information Utility (NeSL)	As per actual, wherever applicable
Insurance Premium	As per actual, wherever applicable

3. CAPITAL MARKET GROUP INSTITUTIONAL & RETAIL
PENAL CHARGES | CAPITAL MARKET GROUP INSTITUTIONAL & RETAIL

Particulars of Charges	Details (GST shall be levied wherever applicable)
Penal charges (charges levied for non-payment of overdue amount)	2% p.a. on the overdue amount for the delayed period, above current applicable interest rate on the overdue amount.
Penal charges for non-compliance with material terms and conditions (covenants / stipulated conditions) mentioned in the Sanction Letter and Loan Agreement, wherever applicable	2% p.a. on the outstanding loan amount till the date of compliance
Cheque return/bounce charges / ECS/SI/NACH failure charges	Rs. 1,000 per instance
Mandate cancellation charges	Rs. 450* (<i>per instance</i>) will be levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered (<i>*subject to GST, if applicable</i>)

OTHER CHARGES | CAPITAL MARKET GROUP INSTITUTIONAL & RETAIL

Particulars of Charges	Details (GST shall be levied wherever applicable)
Processing fees	Up to 1% of the loan sanctioned amount
Foreclosure charges	Up to 2% of the Principal Outstanding
CIBIL/Credit report retrieval fee	Rs. 50 per instance for Consumer and Rs. 500 per instance for commercial CIBIL/Credit Report
Stamp Duty	As per actual, where applicable
Legal and other statutory charges	As per actual, where applicable
Filing Financial information with Information Utility (NeSL)	As per actual, where applicable
Insurance Premium	As per actual, where applicable