SCHEDULE OF CHARGES | UDYOG PLUS / DIGITAL ECOSYSTEM

1. BUSINESS LOAN (UNSECURED)

Indicative range of Rate of Interest *Note:* - *Broken Period Interest' shall be charged and collected, wherever applicable*	12% p.a. to 48% p.a.

PENAL CHARGES | BUSINESS LOAN

Particulars of Charges	Details
Penal charges (charges levied for non-payment of overdue amount)	3% p.m. (36% p.a.) on the overdue amount for the delayed period
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

OTHER CHARGES | BUSINESS LOAN (UNSECURED)

Particulars of Charges	Details (GST shall be levied wherever applicable)
Processing fees	As per terms of sanction
Foreclosure charges	Upto 4% of the principal outstanding amount Condition: Foreclosure is allowed only after 12 months from the date of disbursal of loan. *Foreclosure charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).*
Part Pre-payment charges	Upto 4% on remaining loan amount Conditions: a) No pre-payment is allowed in first 6 months from the date of disbursement b) Part pre-payment amount should be equal to OR greater than total of 3 EMIs c) In first year of loan tenor, part pre-payment is allowed only once

	Part prepayment charges shall not be levied in the cases of floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-obligant(s).
Loan cancellation charges	Upto 4% of loan amount disbursed
Loan Re-schedulement charges per instance (on request from applicants, approval to be at sole discretion of ABCL)	Rs. 7,500 per instance
NACH re-registration charges	Upto Rs. 500
Charge For Exchanging PDCs, Security Cheques (per set) / ECS	Rs 500 to Rs.750
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 actuals, where 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 actuals, where applicable

2. SUPPLY CHAIN FINANCE	
Indicative range of Rate of Interest *Note:* - *'Broken Period Interest' shall be charged and collected, wherever applicable*	**9.5% p.a. to 24% p.a.**

PENAL CHARGES | SUPPLY CHAIN FINANCE	
Particulars of Charges	**Details**
Penal charges (charges levied for non-payment of overdue amount)	a. Anchor based program: 5% p.a. on the overdue amount for the delayed period, above current applicable interest rate on the overdue amount b. Non-Anchor based program: 1% p.m. (12% 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 / 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

OTHER CHARGES | SUPPLY CHAIN FINANCE	
Particulars of Charges	**Details (GST shall be levied wherever applicable)**
Processing fees	As per the terms of sanction
Application / Documentation fees	Upto Rs. 1500
NACH re-registration charges	Upto Rs. 500
Charge For Exchanging PDCs, Security Cheques (per set) / ECS	Rs 500 to Rs.750
Foreclosure charges	Upto 4% of the principal outstanding amount
Closure charges for Over-draft / Line of Credit facility	Upto 4% of prevailing limit at the time of closure
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 actuals, where 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 actuals, where applicable