

SCHEDULE OF FEES AND CHARGES | B2B Ecosystem
1. Supply Chain Finance
Indicative range of Rate of Interest

Up to 24% p.a.

Note:

- 'Broken Period Interest' shall be charged and collected, wherever applicable

PENAL CHARGES | Supply Chain Finance
Particulars of Charges
Details

Penal charges (charges levied for non-payment of overdue amount)

- a. Anchor based program:
Up to 12% p.a. on the overdue amount for the delayed period, above current applicable interest rate on the overdue amount
- b. Non-Anchor based program:
Up to 2% p.m. (24% 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 and per agreed repayment cycle

Mandate cancellation charges

Rs. 450* (*per instance*) one time charge will be levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered (**subject to GST, if applicable*)

OTHER CHARGES | Supply Chain Finance
Particulars of Charges
Details

Processing fees

Up to 3% of the sanctioned amount

Application / Login fees

Up to Rs. 1500

Charge For Exchanging PDCs, Security Cheques (per set) / ECS / NACH re-registration charges

Rs 500 to Rs.750

Foreclosure charges

Up to 4% of the principal outstanding amount

Stamp Duty

As per actuals, where applicable

Legal and other statutory charges	As per actual, wherever applicable
ROC filing charges	As per actuals, where applicable
CERSAI filing charges	As per actuals, where applicable
Custodian Charges	As per actuals, where applicable
Security Valuation Charges	As per actuals, where applicable
Lien creation charges	As per actual, wherever applicable
Lien invocation/revocation charges	As per actual, wherever applicable
Enhancement/Renewal fees	Up to 3% of the enhanced amount
Brokerage*	As per actual, wherever applicable

*Charges levied by broker to ABCL and same is passed to the client

2. SMALL BUSINESS LOAN

Indicative range of Rate of Interest <i>Note:</i> - 'Broken Period Interest' shall be charged and collected, wherever applicable	12% p.a. to 32% p.a.
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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
Cheque return/bounce charges / ECS/SI/NACH failure charges	Up to Rs. 1,000 per instance and per agreed repayment cycle

OTHER CHARGES | Business Loan

Particulars of Charges	Details
Processing Fee & Document Charges	Up to 6%
Foreclosure charges	Up to 4% of the principal outstanding amount
Stamp Duty	As per actuals, where applicable
Legal and other statutory charges	As per actual, wherever applicable



Note:

1. GST at applicable rates, shall be levied as per the prevailing law for Banking & Financial services sector including NBFC

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ABCL may use the services of their authorized agencies in servicing the requirements.