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)	
MEDIUM ENTERPRISE GROUP	
Indicative range of Rate of Interest Note: 'Broken Period Interest' shall be charged and collected, wherever applicable	**9% p.a. to 20% p.a.**
PENAL CHARGES | MEDIUM ENTERPRISE GROUP	
Particulars of Charges	Details
Penal charges (charges levied for non-payment of overdue amount)	**Secured Products: 2% p.a. on the overdue amount for the delayed period** **Unsecured Products: Up to 5% 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	**Up to 2% p.a. on the outstanding loan amount till the date of compliance**
Cheque return/bounce charges / ECS/SI/NACH failure charges	Upto Rs. 1,000/- per instance and per agreed repayment cycle
Mandate cancellation charges	Rs. 450 per instance (subject to GST, if applicable) one-time charge levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered
OTHER CHARGES | MEDIUM ENTERPRISE GROUP	
Particulars of Charges	Details
Processing fees	Up to 2% of the loan sanctioned amount. Post sanction, it is non-refundable in case customer cancels the loan.
Renewal Fees	Upto 1% of loan renewed amount
Charges for non-utilization of Working Capital Demand Loan (WCDL) limits	If quarterly Average Utilization>= 50% then no charges, if quarterly Average utilization is < 50% then 0.50% p.a. on the difference between actual utilization and expected average utilization i.e.,50%.
Foreclosure / Part-prepayment charges**	Upto 4% of Principal outstanding
Closure charges for Line of Credit facility	Upto 4% of prevailing limit at the time of closure
List of Documents	Rs. 1,500/- per instance
Statement of Account/ Repayment Schedule / any other document/statement (Excluding Foreclosure / Pre-closure statement)	Rs. 500/- per instance (for physical copy)

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Registered Office:
Indian Rayon Compound,
Veraval, Gujarat – 362 266
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CIN: L64920GJ2007PLC058890

Property swap charges (on request from applicants, approval to be at sole discretion of ABCL)	Upto 2% of the principal outstanding
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
Creation charge with ROC	As per actual, wherever applicable
Custodian Charges	As per actual, wherever applicable
Security Valuation Charges	As per actual, wherever applicable
Lien creation charges	As per actual, wherever applicable
Lien invocation/revocation charges	As per actual, wherever applicable
Brokerage*	As per actual, wherever applicable

*Charges levied by broker to ABCL and same is passed to the client
**Charges shall not be levied for all loans sanctioned or renewed on or after January 1, 2026 for purposes other than business to individuals, and for business purpose to individuals and MSEs, with or without co-obligant(s).

Note:

1. *GST at applicable rates, shall be levied as per the prevailing law for Banking & Financial services sector including NBFC.*
2. *Levy of charges/ deviations within the approved range referred above shall be at the discretion of ABCL and as approved by the respective Business Head and/or Product Head.*

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)	
Indicative range of Rate of Interest ***Note:*** *'Broken Period Interest' shall be charged and collected, wherever applicable*	**8.5% p.a. to 17% p.a.**
PENAL CHARGES | SUPPLY CHAIN FINANCE	
Particulars of Charges	Details
Penal charges (charges levied for non-payment of overdue amount)	**Anchor Based: Up to 5% 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 and Loan Agreement, wherever applicable	**Up to 2% p.a. on the outstanding loan amount till the date of compliance**
Cheque return/bounce charges / ECS/SI/NACH failure charges	Upto Rs. 1,000/- per instance and per agreed repayment cycle
Mandate cancellation charges	Rs. 450 per instance (subject to GST, if applicable) one-time charge levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered
OTHER CHARGES | SUPPLY CHAIN FINANCE	
Processing fees	Up to 2% of the loan sanctioned amount. Post sanction, it is non-refundable in case customer cancels the loan.
Renewal Fees	Upto 1% of the Loan renewed amount
Foreclosure / Part-prepayment charges**	Upto 4% of Principal outstanding

Statement of Account/ Repayment Schedule / any other document/statement (Excluding Foreclosure / Pre-closure statement)	Rs. 500/- per instance (for physical copy)
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
Creation charge with ROC	As per actual, wherever applicable

**Charges shall not be levied for all loans sanctioned or renewed on or after January 1, 2026 for purposes other than business to individuals, and for business purpose to individuals and MSEs, with or without co-obligant(s).

Note:

1. *GST at applicable rates, shall be levied as per the prevailing law for Banking & Financial services sector including NBFC.*
2. *Levy of charges/ deviations within the approved range referred above shall be at the discretion of ABCL and as approved by the respective Business Head and/or Product Head.*

3. CAPITAL MARKET GROUP INSTITUTIONAL & RETAIL	
Indicative range of Rate of Interest ***Note:*** *'Broken Period Interest' shall be charged and collected, wherever applicable*	**8% p.a. to 15% p.a.**
PENAL CHARGES | CAPITAL MARKET GROUP INSTITUTIONAL & RETAIL	
Particulars of Charges	Details
Penal charges (charges levied for non-payment of overdue amount)	**2% 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 and Loan Agreement, wherever applicable	**Up to 2% p.a. on the outstanding loan amount till the date of compliance**
Cheque return/bounce charges / ECS/SI/NACH failure charges	Upto Rs. 1,000/- per instance and per agreed repayment cycle
Mandate cancellation charges	Rs. 450 per instance (subject to GST, if applicable) one-time charge levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered
OTHER CHARGES | CAPITAL MARKET GROUP INSTITUTIONAL & RETAIL	
Processing fees	Up to 3% of the loan sanctioned amount. Post sanction, it is non-refundable in case customer cancels the loan.
Renewal Fees	Upto 1% of the Loan renewed amount
Charges for non-utilization of Line of Credit (LOC) limits	If quarterly Average Utilization>= 50% then no charges, if quarterly Average utilization is < 50% then 0.50% p.a. on the difference between actual utilization and expected average utilization i.e., 50%.

Foreclosure / Part-prepayment charges**	Up to 2% of the Principal Outstanding
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
Creation charge with ROC	As per actual, wherever applicable
Security Valuation Charges	As per actual, wherever applicable
Lien creation charges	As per actual, wherever applicable
Lien invocation/revocation charges	As per actual, wherever applicable
Brokerage*	As per actual, wherever applicable

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

**Charges shall not be levied for all loans sanctioned or renewed on or after January 1, 2026 for purposes other than business to individuals, and for business purpose to individuals and MSEs, with or without co-obligant(s).

Note:

1. *GST at applicable rates, shall be levied as per the prevailing law for Banking & Financial services sector including NBFC.*
2. *Levy of charges/ deviations within the approved range referred above shall be at the discretion of ABCL and as approved by the respective Business Head and/or Product Head.*