

### SCHEDULE OF INTEREST RATE, FEES & CHARGES

Rate of Interest	<b>SME Unsecured Business Loan:</b> 18% - 28% <b>SME Secured Loan:</b> 11% – 16% <b>SME Mid-Market Supply Chain Finance:</b> 11% –17% <b>SME Unsecured Small ATS Loan:</b> 30% - 38%
Application Fee ***	up to Rs. 15000/- + GST for SME Secured Loan Applications. <i>Note: This Application Fee is separate from any other fees and is non-refundable and non-adjustable against any other fees or charges.</i>
Processing Fees ****	<b>SME Unsecured Business Loan:</b> Upto 3% of the loan amount + GST <b>SME Secured Loan:</b> Upto 2% of the loan amount + GST <b>SME Unsecured Small ATS Loan:</b> Upto 3% of the loan amount + GST
Documentation Fees (Applicable from 2nd Dec'22)	Rs 500 + GST
<b>Late payment Charges/Penal Charges #</b>	<b>24% per annum</b>
Cheque/Auto Debit/NACH Swap Charge	Rs. 500 + GST per swap
Duplicate No Objection Issuance Charge	Rs. 500 + GST
Document Retrieval Charge	Up to Rs. 500 + GST
List of original property Documents	<b>SME Secured Loan:</b> Rs. 2100 + GST
Cheque Bounce Charge	Up to Rs. 500 + GST per bounce
Prepayment/Foreclosure Terms (Applicable from 2 <sup>nd</sup> Dec'22)	<b>SME Unsecured Business Loan:</b> No Part Pre-payment or loan Pre-Closure is allowed till 6 months from date of Disbursal of the credit facility <b>SME Secured/Machinery:</b> No Part Pre-payment or loan Pre-Closure is allowed till 12 months from date of full Disbursal of the credit facility <b>SME Unsecured Small ATS Loan:</b> No Part Pre-payment or loan Pre-Closure is allowed before 6 months of date of Disbursal of the credit facility
Foreclosure Letter Issuance Charges (Applicable from 2nd Dec'22)	<b>SME Secured Loan:</b> Rs. 750 + GST <b>SME Unsecured Business Loan:</b> Rs. 500 + GST <b>SME Unsecured Small ATS Loan:</b> Rs 500 + GST
Foreclosure Charge/ Part- Prepayment Charges	<b>Fixed Rate Loan (Individual /Non-Individual Borrowers**):</b> <b>1. SME Unsecured Business Loan:</b> 4% of the principal amount outstanding + GST <b>2. SME Unsecured Small ATS Loan:</b> 4% of the principal amount outstanding + GST <b>3. Personal Lending Loan</b> <ul style="list-style-type: none"> <li>• Salary Advance Loan: <ul style="list-style-type: none"> <li>○ On pre-payment of the entire outstanding loan amount the borrower would be entitled to a prepayment cashback of 4% on the outstanding loan amount</li> <li>○ No part prepayments are allowed</li> <li>○ The prepayment cashback is not applicable in event of the borrower having defaulted during the tenure of the loan</li> </ul> </li> <li>• Salaried Personal Loan: 4% of the principal amount outstanding + GST</li> </ul>
	<b>Floating rate Loan (Individual*/Non-Individual Borrowers**):</b> <b>1. SME Secured Loan:</b> 4% of the principal amount outstanding+ GST <b>2. Personal Lending Loan -</b> No foreclosure charges/ pre-payment penalties shall be levied on any floating rate term loan sanctioned for purposes other than business to individual borrowers, with or without co-obligant(s)

Duplicate Statement Issuance Charge	Up to Rs. 500+ GST per document
Cheque Pick up Charge	Up to Rs. 150+ GST per pick up

CERSAI Registry / Modification charges (Only for SME Secured Loans & SME Equipment Loan)	<ul style="list-style-type: none"> <li>▪ Rs.100 + GST (for Loans above Rs. 5 Lacs)</li> <li>▪ Rs. 50 + GST (for Loans upto Rs. 5 Lacs)</li> </ul> <p>You may visit the website of CERSAI <a href="http://www.cersai.org.in">www.cersai.org.in</a> for details of such charges.</p>
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NeSL Data Submission Charges (plus applicable Taxes, only for SME Secured Loans, Unsecured Business Loan to Companies, SME Machinery Loan); For more information, kindly visit <a href="https://www.nesl.co.in/">https://www.nesl.co.in/</a> for details of charges.	<u><b>Applicant</b></u>	<u><b>Companies</b></u>	<u><b>Other Commercial Entities</b></u>	<u><b>Individuals</b></u>
	Data submission per loan record of a borrower for each year	1st loan record: Rs. 300/- 2nd-10th loan record: Rs. 100/- each 11th onwards: Rs. 50/- each Annual renewal fee: Rs-250/- each	1st loan record: Rs. 150/- 2nd onwards: Rs. 50/- each Annual renewal fee- Rs-125/- each	Unsecured- All loan records- Rs. 25/- each Secured- All loan records- Rs.50/-each. (one-time fee) (Rs.10 for annual updation after completion of period of 5 years from the date of 1st submission)

Stamp Duty & other statutory Charges	As per applicable laws of the State
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Conversion Fee	Up to 1.5 % of the Loan outstanding + GST will be charged for reduction in the Interest rate of existing Loans
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**Floating rate Loan - Variable Rate Loan linked to SMERR**  
*\*Nil foreclosure charges/pre-payment charges applicable for floating term loans sanctioned for loan purposes other than business to individual borrowers.*  
*\*\*Non individual borrower means and includes Sole Proprietorship Concern, HUF, Partnership Firm, Company, Limited Liability Partnership (LLP), AOI, BOI.*  
*\*\*\* Application Fees to be paid from the Borrower's account only. Application Fees cannot be paid by the Borrower from a third-party account or by cash.*  
*\*\*\*\* Processing Fee collected, if any, before or during disbursement of the loan is non-refundable if the loan gets cancelled on account of loan withdrawal request received from the Customer.*

**#"Penal Charges"** means the charge shall be levied when amount is not paid when due for payment (or reimbursement) on account of delayed payment by the Borrower(s), apart from applicable interest for the period of default and/or any non-compliance of the terms and conditions of the Loan Agreement (other than delay in payment/ non-payment), as specified in the Schedule of Charges and Interest or as may be amended from time to time and shall be payable on the date of rectification of the default or next EMI Date, whichever is earlier, for the period of default;

You shall be required to submit a Prepayment Request Letter along with copies of your Bank Statement or any other document that the Company deems necessary to ascertain the source of funds used for the prepayment. All charges, taxes, levies etc. applicable as per the prevailing rate will be charged over and above these charges. This statement of charges is as on date of disbursement and is subject to changes / revision from time to time and will be updated on the website.