

SCHEDULE OF INTEREST RATE, FEES & CHARGES

Rate of Interest	SME Business Loan: 18% - 28% SME Secured Loan: 11% – 16% SME Machinery Loan: 14.50% –18.50%
Processing Fees	SME Business Loan: Upto 3% of the loan amount + GST SME Secured Loan: Upto 2% of the loan amount + GST SME Machinery Loan: Upto 3% of the loan amount + GST
Documentation Fees (Applicable from 2nd Dec'22)	Rs 500 + GST
Late payment Charges/Penal Interest	24% per annum
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	SME Secured Loan: Rs. 2100 + GST
Cheque Bounce Charge	Up to Rs. 500 + GST per bounce
Prepayment/Foreclosure Terms (Applicable from 2 nd Dec'22)	SME Business Loan: No Part Pre-payment or loan Pre-Closure is allowed till 6 months from date of Disbursal of the credit facility SME Secured/Machinery Loan: No Part Pre-payment or loan Pre-Closure is allowed till 12 months from date of full Disbursal of the credit facility
Foreclosure Letter Issuance Charges (Applicable from 2nd Dec'22)	SME Secured Loan: Rs. 750 + GST SME Machinery Loan: Rs 750 + GST SME Business Loan: Rs. 500 + GST
Foreclosure Charge/ Part- Prepayment Charges	Fixed Rate Loan (Individual /Non-Individual Borrowers**): 1. SME Business Loan: 4% of the principal amount outstanding + GST 2. SME Machinery Loan: 4% of the principal amount outstanding + GST 3. Personal Lending Loan <ul style="list-style-type: none"> • Salary Advance Loan: <ul style="list-style-type: none"> ○ 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 ○ No part prepayments are allowed ○ The prepayment cashback is not applicable in event of the borrower having defaulted during the tenure of the loan • Salaried Personal Loan: 4% of the principal amount outstanding + GST
	Floating rate Loan (Individual*/Non-Individual Borrowers**): 1. SME Secured Loan: 4% of the principal amount outstanding+ GST
Duplicate Statement Issuance Charge	Up to Rs. 500+ GST per document
Cheque Pick up Charge	Up to Rs. 150+ GST per pick up

<p>CERSAI Registry / Modification charges (<i>Only for SME Secured Loans & SME Equipment Loan</i>)</p>	<ul style="list-style-type: none"> ▪ Rs.100 + GST (for Loans above Rs. 5 Lacs) ▪ Rs. 50 + GST (for Loans upto Rs. 5 Lacs) <p>You may visit the website of CERSAI www.cersai.org.in for details of such charges.</p>			
<p>NeSL Data Submission Charges (plus applicable Taxes, only for SME Secured Loans, Business Loan to Companies, SME Machinery Loan); For more information, kindly visit https://www.nesl.co.in/ for details of charges.</p>	<u>Applicant</u>	<u>Companies</u>	<u>Other Commercial Entities</u>	<u>Individuals</u>
	<p>Data submission per loan record of a borrower for each year</p>	<p>1st loan record: Rs. 300/- 2nd-10th loan record: Rs. 100/- each 11th onwards: Rs. 50/- each Annual renewal fee: Rs-250/- each</p>	<p>1st loan record: Rs. 150/- 2nd onwards: Rs. 50/- each Annual renewal fee- Rs-125/- each</p>	<p>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)</p>
<p>Stamp Duty & other statutory Charges</p>	<p>As per applicable laws of the State</p>			
<p>Conversion Fee</p>	<p>Up to 1.5 % of the Loan outstanding + GST will be charged for reduction in the Interest rate of existing Loans</p>			
<p><i>*Nil foreclosure charges/pre-payment charges applicable for floating term loans sanctioned for loan purposes other than business to individual borrowers.</i> <i>**Non individual borrower means and includes Sole Proprietorship Concern, HUF, Partnership Firm, Company, Limited Liability Partnership (LLP), AOI, BOI.</i> <i>*1 - Variable Rate Loan linked to SMERR</i> 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.</p>				