

Annexure A			
Applicable charges w.e.f. 01-04-2024			
Type of Fees	Business Loan	Flexi Loan	Supply Finance
Rate of Interest (A)	17% - 26% per annum	17% - 26% per annum	17% - 30% per annum
Processing fees (B)	Upto 3% of the loan amount (Plus applicable taxes)	Upto 3% of the loan amount (Plus applicable taxes)	Upto 3.5% of the loan amount (Plus applicable taxes)
Documentation Charges(C)	Up to INR 1500/- (Plus applicable taxes)	Up to INR 1500/- (Plus applicable taxes)	Up to INR 5000 (Plus applicable taxes)
Annual Maintenance charges(D)	NA	Upto 0.50% of the loan amount plus applicable taxes	NA
Payment Instrument swapping(E)	INR 1000/- plus applicable taxes	INR 1000/- plus applicable taxes	INR 1000/- plus applicable taxes
NACH Return Charges(F)	INR 1000/- plus applicable taxes	INR 1000/- plus applicable taxes	Varies as per Product
Penal Charges	<b>Delay in payment of monthly installment shall attract penal charges at the rate of 39% Per Annum (3.25% per month) plus applicable taxes on the monthly installment outstanding. This is applicable from the respective due date until the date of receipt of monthly instalment. There is no capitalisation of the penal charges. These penal charges are independent of the rate of interest (A) charged on the loan amount. The rate of interest (A) on the loan amount will continue on principal outstanding.</b>	<b>Delay in payment of monthly installment shall attract penal charges at the rate of 39% Per Annum (3.25% per month) plus applicable taxes on the monthly installment outstanding. This is applicable from the respective due date until the date of receipt of monthly instalment. There is no capitalisation of the penal charges. These penal charges are independent of the rate of interest (A) charged on the loan amount. The rate of interest (A) on the loan amount will continue on principal outstanding.</b>	<b>Delay in payment of monthly installment shall attract penal charges at the rate as mentioned in the loan agreement plus applicable taxes on the monthly installment outstanding. This is applicable from the respective due date until the date of receipt of monthly instalment. There is no capitalisation of the penal charges. These penal charges are independent of the rate of interest (A) charged on the loan amount. The rate of interest (A) on the loan amount will continue on principal outstanding.</b>
Part Pre-Payment Charges/Foreclosure Charges * Please note that there are no charges on foreclosure or prepayment on floating rate term loans sanctioned only to individual borrowers for other than business purposes	<ul style="list-style-type: none"> <li>• 6% plus applicable Taxes of the principal outstanding for loan foreclosed within 6 months of loan sanction.</li> <li>• 5% plus applicable Taxes of principal outstanding or loan foreclosed after 6 months of loan sanction.</li> </ul>	<ul style="list-style-type: none"> <li>• 6% plus applicable Taxes of the principal outstanding for loan foreclosed within 6 months of loan sanction.</li> <li>• 5% plus applicable Taxes of principal outstanding or loan foreclosed after 6 months of loan sanction.</li> </ul>	Varies as per Product
Cooling-off/ Look-up period - A period under which borrower can cancel the loan without any cancellation/foreclosure charges. However the proportionate rate of interest (Proportionate APR) has to be paid by the customer. The customer has to prepay the entire loan amount within this period.	3 Days	3 Days	3 Days