

Aspiring Business Loan - Schedule of Charges

ABG Term Loan

- **Range: ₹3 lakh - ₹10 lakh**
- Loan Processing Fee: Up to 2% (of sanctioned loan amount) + applicable taxes
- Cheque/EMI Bouncing Charges: ₹100 + applicable taxes
- Rate of Interest: As decided by bank from time to time
- Late Payment/Overdue Charges: 2% p.a. on EMI Outstanding
- Stamp Duties: Actuals, as per state laws
- Foreclosure Charges: NIL

ABG Max Term Loan

- **Range: ₹10.01 lakh - ₹25 lakh**
- Loan Processing Fee: Up to 2% (of sanctioned loan amount) + applicable taxes
- Cheque/EMI Bouncing Charges: ₹100 + applicable taxes
- Rate of Interest: As decided by bank from time to time
- Late Payment/Overdue Charges: 2% p.a. on EMI Outstanding
- Stamp Duties: Actuals, as per state laws
- Foreclosure Charges: NIL

ABG Unsecured Overdraft

- **Range: ₹3 lakh - ₹25 lakh**
- Loan Processing Fee: Up to 2% of the sanctioned limit + applicable taxes
- Renewal Fee: 1% of the sanctioned limit + applicable taxes.
- Enhancement of limit will attract a charge of 1% of existing sanctioned limit and 2% on the enhancement limit+ applicable taxes
- Rate of Interest: As decided by bank from time to time
- Foreclosure Charges: NIL
- Inspection Charges: NIL
- Stamp Duties: Actuals, as per state laws
- Expiry of working Capital Limits: 1% per annum on the outstanding amount of Fund-based credit facilities for the expiry period. First 30 days after expiry date, there will be no charges
- Cheque book issuances charge: For every FY, one book of 25 leaves free, and thereafter chargeable as per Bank's policy

ABG Secured Overdraft

- **Range: ₹20 lakh - ₹25 lakh**
- Loan Processing Fee: Up to 2% (of sanctioned loan amount) + applicable taxes
- Renewal Fee: 1% of the sanctioned limit + applicable taxes.
- Enhancement of limit will attract a charge of 1% of existing sanctioned limit and 2% on the enhancement limit+ applicable taxes
- Rate of Interest: As decided by bank from time to time
- Stamp Duties: Actuals, as per state laws
- Foreclosure Charges: NIL
- Mortgage/Documentation: ₹5,000 + applicable taxes to be collected during loan application (non-refundable)
- Inspection Charges: ₹1,000 + applicable taxes
- Expiry of working Capital Limits: 1% per annum on the outstanding amount of Fund-based credit facilities for the expiry period. First 30 days after expiry date, there will be no charges
- Cheque book issuances charge: For every FY, one book of 25 leaves free, and thereafter chargeable as per Bank's policy
- CERSAI Charges: As per actuals + applicable taxes
- ROC filing fees (if applicable): As per actuals

ABG CGTMSE Term Loan

- **Range: ₹5 lakh up to ₹ 1Cr**
- Loan Processing Fee: Up to 2% (of sanctioned loan amount) + applicable taxes
- Cheque/EMI Bouncing Charges: ₹100 + applicable taxes
- Rate of Interest: As decided by bank from time to time
- Late Payment/Overdue Charges: 2% p.a. on EMI Outstanding
- Stamp Duties: Actuals, as per state laws
- Foreclosure Charges: NIL
- CERSAI Charges: As per actuals + applicable taxes
- ROC filing fees (if applicable): As per actuals

ABG CGTMSE Cash Credit

- **Range: ₹5 lakh up to ₹ 1Cr**
- Loan Processing Fee: Up to 2% of the sanctioned limit + applicable taxes
- Renewal Fee: 1% of the sanctioned limit + applicable taxes.
- Enhancement of limit will attract a charge of 1% of existing sanctioned limit and 2% on the enhancement limit+ applicable taxes
- Rate of Interest: As decided by bank from time to time

- Foreclosure Charges: NIL
- Stamp Duties: Actuals, as per state laws
- Expiry of working Capital Limits: 1% per annum on the outstanding amount of Fund-based credit facilities for the expiry period. First 30 days after expiry date, there will be no charges
- Cheque book issuances charge: For every FY, one book of 25 leaves free, and thereafter chargeable as per Bank's policy
- CERSAI Charges: As per actuals + applicable taxes
- ROC filing fees (if applicable): As per actuals

ABG Loan Against Property

- **Range: ₹20 lakh up to ₹ 1Cr**
- Loan Processing Fee: Up to 2% (of sanctioned loan amount) + applicable taxes
- Cheque/EMI Bouncing Charges: ₹100 + applicable taxes
- Rate of Interest: As decided by bank from time to time
- Late Payment/Overdue Charges: 2% p.a. on EMI Outstanding
- Stamp Duties: Actuals, as per state laws
- Foreclosure Charges: NIL
- CERSAI Charges: As per actuals + applicable taxes
- ROC filing fees (if applicable): As per actuals

ABG Secured GST Connect Overdraft

- **Range: ₹20 lakh up to ₹1 Cr**
- Loan Processing Fee: Up to 2% (of sanctioned loan amount) + applicable taxes
- Renewal Fee: 1% of the sanctioned limit + applicable taxes.
- Enhancement of limit will attract a charge of 1% of existing sanctioned limit and 2% on the enhancement limit+ applicable taxes
- Rate of Interest: As decided by bank from time to time
- Foreclosure Charges: NIL
- Stamp Duties: Actuals, as per state laws
- Expiry of working Capital Limits: 1% per annum on the outstanding amount of Fund-based credit facilities for the expiry period. First 30 days after expiry date, there will be no charges
- CERSAI Charges: As per actuals + applicable taxes
- Cheque book issuances charge: For every FY, one book of 25 leaves free, and thereafter chargeable as per Bank's policy
- ROC filing fees (if applicable): As per actuals