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
- EMI bouncing charges:
    - SI/ECS/NACH return (insufficient fund) - ₹300 per instance + applicable taxes
- Rate of interest: As decided by Bank from time to time
- Penal charges (non-payment of EMI on due date): 2% per month on outstanding EMI
- Stamp duty: Actuals, as per state laws
- Foreclosure charges: Nil
- EMI repayment account swapping charges: ₹500 per request + applicable taxes

ABG Max Term Loan

- **Range: ₹10.01 lakh - ₹25 lakh**
- Loan processing fee: Up to 2% (of sanctioned loan amount) + applicable taxes
- EMI bouncing charges:
    - SI/ECS/NACH return (insufficient funds) - ₹300 per instance + applicable taxes
- Rate of interest: As decided by Bank from time to time
- Penal charges (non-payment of EMI on due date): 2% per month on outstanding EMI
- Stamp duty: Actuals, as per state laws
- Foreclosure charges: Nil
- EMI repayment account swapping charges: ₹500 per request + applicable taxes

ABG Unsecured Overdraft

- **Range: ₹3 lakh - ₹25 lakh**
- Loan processing fee: Up to 2% of the sanctioned limit + applicable taxes
- Loan renewal charges (applicable):
    - Renewal charges: 1.00% of existing sanctioned limit + applicable taxes
    - Life insurance + GST (if applicable)
    - In case of enhancement of limit: 1.00% of existing sanctioned limit and 2% on the enhancement amount + applicable taxes
- Rate of interest: As decided by Bank from time to time
- Cheque bouncing charges:
    - Cheque return (financial reason for inward/outward): ₹100 per return + applicable taxes
    - Stop payment per instrument/series: ₹50+ applicable taxes
- Penal charges:
    - Interest not paid: 2% per month on outstanding interest; No charges shall be applicable for the first 7 days of interest demand generation.

- Expiry of working capital: 2% per annum on the outstanding amount of fund-based credit facilities for the expiry period; No charges shall be applicable for the first 30 days after the expiry date
    - Drawing over limit/Drawing power: 2% per annum on the limit/drawing power for the overutilised period
    - Delay in submission of monitoring document (stock statements, insurance policies, financial statement, charge creation receipt): 2% per annum for the delayed duration
    - Non-compliance with other sanctioned covenants: 2% per annum for the delayed duration
    - Stamp duty: Actuals, as per state laws
- Cheque book issuances charge: For every financial year, one book of 25 leaves free, and thereafter chargeable as per Bank's policy
- Foreclosure charges: Nil
- Inspection charges: Nil
- Ad hoc/TOD limit det up charges: 0.50% of sanction limit + applicable taxes

ABG Secured Overdraft

- **Range: ₹20 lakh - ₹25 lakh**
- Loan processing fee: Up to 2% (of sanctioned loan amount) + applicable taxes
- Loan renewal charges (applicable):
    - Renewal charges: 1.00% of existing sanctioned limit + applicable taxes
    - Life insurance + GST (if applicable)
    - In case of enhancement of limit: 1.00% of existing sanctioned limit and 2 % on the enhancement amount + applicable taxes
- Rate of interest: As decided by Bank from time to time
- Cheque bouncing charges:
    - Cheque return (financial reason for inward/outward): ₹100 per return + applicable taxes
    - Stop payment per instrument/series: ₹50+ applicable taxes
- Penal charges:
    - Interest not paid: 2% per month on outstanding interest; No charges shall be applicable for the first 7 days of interest demand generation.
    - Expiry of working capital: 2% per annum on the outstanding amount of fund-based credit facilities for the expiry period; No charges shall be applicable for the first 30 days after the expiry date
    - Drawing over limit/Drawing power: 2% per annum on the limit/drawing power for the overutilised period
    - Delay in submission of monitoring document (stock statements, insurance policies, financial statement, charge creation receipt): 2% per annum for the delayed duration
    - Non-compliance with other sanctioned covenants: 2% per annum for the delayed duration
- Stamp duty: Actuals, as per state laws

- Cheque book issuances charge: For every financial year, one book of 25 leaves free, and thereafter chargeable as per Bank's policy
- Mortgage/Documentation: ₹5,000 + applicable taxes to be collected during loan application (non-refundable)
- Inspection charges: ₹1,000 + applicable taxes
- CERSAI charges: As per actuals + applicable taxes
- Foreclosure charges: Nil
- ROC filing fees (if applicable): As per actuals
- Ad hoc/TOD limit set up charges: 0.50% of sanction limit
- Mortgage charges (All type of charges):
  - Mortgage cases: ₹2,000 + applicable taxes per memorandum of entry/mortgage deed
  - Extension of an existing mortgage (for securing the enhanced limits/loan sanctioned to the borrower): up to ₹1,000 + applicable taxes per memorandum of entry/mortgage deed
  - All out-of-pocket expenses (including stamp duty, legal charges, etc.) shall be borne by the borrower. The mortgage charges specified above shall be applicable per memorandum of entry/mortgage deed, irrespective of the number of title deeds involved.

ABG CGTMSE Term Loan

- **Range: ₹5 lakh up to ₹ 1 cr**
- Loan processing fee: Up to 2% (of sanctioned loan amount) + applicable taxes
- Rate of interest: As decided by Bank from time to time
- EMI bouncing charges:
  - SI/ECS/NACH return (insufficient funds): ₹ 300 per instance + applicable taxes
- Penal charges (non-payment of EMI on due date): 2% per month on outstanding EMI
- Stamp duty: Actuals, as per state laws
- CERSAI charges: As per actuals + applicable taxes
- Foreclosure charges: Nil
- ROC filing fees (if applicable): As per actuals
- EMI repayment account swapping charges: ₹500 per request plus applicable taxes

ABG CGTMSE Cash Credit

- **Range: ₹5 lakh up to ₹ 1 cr**
- Loan processing fee: Up to 2% of the sanctioned limit + applicable taxes
- Loan renewal charges (applicable):
  - Renewal charges: 1.00% of existing sanctioned limit + applicable taxes
  - Life insurance + GST (if applicable)
  - In case of enhancement of limit: 1.00% of existing sanctioned limit and 2 % on the enhancement amount + applicable taxes

- Rate of interest: As decided by bank from time to time
- Cheque bouncing charges:
    - Cheque return (financial reason for Inward/Outward): ₹100 per return + applicable taxes
    - Stop payment per instrument/Series: ₹50+ applicable taxes
    - Stamp duty: Actuals, as per state laws
- Penal charges:
    - Interest not paid: 2% per month on outstanding interest; No charges shall be applicable for the first 7 days of interest demand generation.
    - Expiry of working capital: 2% per annum on the outstanding amount of fund-based credit facilities for the expiry period; No charges shall be applicable for the first 30 days after the expiry date
    - Drawing over limit/Drawing power: 2% per annum on the limit/drawing power for the overutilised period
    - Delay in submission of monitoring document (stock statements, insurance policies, financial statement, charge creation receipt): 2% per annum for the delayed duration
    - Non-compliance with other sanctioned covenants: 2% per annum for the delayed duration
- Cheque book issuances charge: For every financial year, one book of 25 leaves free, and thereafter chargeable as per Bank's policy
- CERSAI charges: As per actuals + applicable taxes
- Foreclosure charges: Nil
- ROC filing fees (if applicable): As per actuals
- Ad hoc/TOD limit set up charges: 0.50% of sanction limit

ABG Loan Against Property

- **Range: ₹20 lakh up to ₹ 1 cr**
- Loan processing fee: Up to 2% of sanctioned loan amount + applicable taxes
- EMI bouncing charges:
    - SI/ECS/NACH return (insufficient funds): ₹300 per instance + applicable taxes
- Rate of interest: As decided by Bank from time to time
- Penal charges (non-payment of EMI on due date): 2% per month on outstanding EMI
- Stamp duty: Actuals, as per state laws
- Mortgage/Documentation: ₹5,000 + applicable taxes to be collected during loan application (non-refundable)
- CERSAI charges: As per actuals + applicable taxes
- Foreclosure charges: Nil
- ROC filing fees (if applicable): As per actuals
- EMI repayment account swapping charges: ₹500 per request plus applicable taxes
- Mortgage charges (All type of charges):
    - Mortgage cases: ₹2,000 + applicable taxes per memorandum of entry/mortgage deed

- Extension of an existing mortgage (for securing the enhanced limits/loan sanctioned to the borrower): up to ₹1,000 + applicable taxes per memorandum of entry/mortgage deed
- All out-of-pocket expenses (including stamp duty, legal charges, etc.) shall be borne by the borrower. The mortgage charges specified above shall be applicable per memorandum of entry/mortgage deed, irrespective of the number of title deeds involved.

ABG Secured GST Connect Overdraft

- **Range: ₹20 lakh up to ₹ 1 cr**
- Loan processing fee: Up to 2% of sanctioned loan amount + applicable taxes
- Loan renewal charges (applicable):
  - Renewal charges: 1.00% of existing sanctioned limit
  - Life insurance + GST (if applicable)
  - In case of enhancement of limit: 1.00% of existing sanctioned limit and 2% on the enhancement amount
- Rate of interest: As decided by Bank from time to time
- Cheque bouncing charges:
  - Cheque return (financial reason for inward/outward): ₹100 per return + applicable taxes
  - Stop payment per instrument/series: ₹50+ applicable taxes
- Stamp duty: Actuals, as per state laws
- Penal charges:
  - Interest not paid: 2% per month on outstanding interest; No charges shall be applicable for the first 7 days of interest demand generation.
  - Expiry of working capital: 2% per annum on the outstanding amount of fund-based credit facilities for the expiry period; No charges shall be applicable for the first 30 days after the expiry date
  - Drawing over limit/Drawing power: 2% per annum on the limit/drawing power for the overutilised period
  - Delay in submission of monitoring document (stock statements, insurance policies, financial statement, charge creation receipt): 2% per annum for the delayed duration
  - Non-compliance with other sanctioned covenants: 2% per annum for the delayed duration
- Cheque book issuances charge: For every financial year, one book of 25 leaves are free, and thereafter chargeable as per Bank's policy
- CERSAI charges: As per actuals + applicable taxes
- Foreclosure charges: Nil
- ROC filing fees (if applicable): As per actuals
- Ad hoc/TOD limit set up charges: 0.50% of the sanction limit