

## Schedule of Charges – Supply Chain Finance

### A. Penal-related charges:

Sr. No.	Charges	Amount (in INR)
1.	<b>Penal Charges for late payment of dues / Penal Charges for delay in payment on due date</b>	<p style="text-align: center;">For Supply Chain Finance loans</p> <p>Up to 3% per month on overdue amount as per the approved SCF Policy or the Anchor Note approved by credit committee</p> <p>To be charged on the overdue amount, and shall be computed for the period starting from the expiry of the respective due date until the date of actual payment of such amounts</p>
2.	<b>Non-submission of the Security Documents within the stipulated time frame.</b>	<p style="text-align: center;">For Supply Chain Finance Loans</p> <p>₹100/- per day after 45 days from the date of disbursement.</p> <p>* These charges shall be deducted from any excess in Loan Account or recovered separately.</p>

### B. Non-Penal-related charges:

Sr. No.	Charges	Amount (in INR)
1.	Admin Fees & Login Fees	NIL
2.	Document Handling Charges	NIL
3.	Legal & Valuation/Technical Charges	Not Applicable

4.	Foreclosure Charges / Early Closure Charges	0-2%
6.	Dishonour of Instrument Cheque/NACH/ECS/Direct Debit Return Charges	₹ 1000 + GST per instance
7.	Part Payment Charges	NIL
8.	Duplicate No Dues Certificate (NDC) / No Objection Certificate (NOC)	NIL
10.	Statement of Account / Duplicate Interest Certificate / Foreclosure Letter Charges	NIL
11.	Cash Collection Charges when foreclosure is made in cash	₹ 5 per thousand + GST per instance
12.	Stamp Duty /Registration Charges	At actuals, as per applicable laws of the state
13.	Legal / Repossession & Incidental Charges post account turning delinquent	At actuals