

Schedule of Charges (SOC) for Institutional Loans & Supply Chain Finance

S.No.	Charge Type	Charges
1	Processing Fees	Up to 2% of the Loan amount + applicable taxes
2	Documentation Fees	Up to 1,00,000 + applicable taxes
3	Advisory Fees, if applicable	Up to 2% of the Loan amount + applicable taxes
4	Prepayment Charges	Up to 5% on the outstanding value of the Loan + applicable taxes
5	Default in payment of principal or interest	Up to 3% p.m. on default amount would be levied from the date of default till Borrower pays the amount due
6	NACH/PDC Bounce/Dishonour Charges	Rs. 1,000 per instance
7	CERSAI/CKYC/NeSL/RoC Registration Charges etc	At actuals + applicable taxes
8	Charges towards legal notice	At actuals + applicable taxes
9	Charges towards SARFAESI actions	At actuals + applicable taxes
10	Charges towards Arbitration	At actuals + applicable taxes
11	Charges towards Insolvency Proceedings	At actuals + applicable taxes
12	Other facility charges as applicable from time to time due to government regulation/incidental charges incurred by the lender	To be specified and communicated by the Lender from time to time
13	Other penal charges for non-compliance of covenants or material obligations if any with prior communication	To be specified and communicated by the Lender from time to time