

Schedule of Charges (SOC)

Charge Type- Vyapar and Udyam	Details
Initial Money Deposit (IMD)- Applicable for Secured Loans	Upto 25 Lakhs: 1500 + GST per property, More than 25 Lakhs: 5000 + GST per property
Processing Fees	Secured: Upto 4% (plus applicable taxes), Unsecured: Upto 3% (Plus applicable Taxes)
Prepayment (Foreclosure)/Part Prepayment charges and Lock-in- Period	1) Only after the expiry of 12 months/12 EMIs from the respective date of Disbursement of the Loan, the borrower shall be able to make any part pre-payment or pre-closure of the loan. Charge of 6% + Applicable Taxes shall apply on the principal outstanding amount as on payment date. 2) Foreclosure/Part pre-payment interest will be charged on the outstanding principal amount from the last EMI due date till the date of actual foreclosure/pre-payment made by the borrower. *There are no foreclosure charges/Prepayment penalties on the floating rate term loans sanctioned for purpose other than business to individual borrower.
Lock-in Period charges	AFPL reserves the right to deny any facility foreclosure/ termination request received during the lock-in period, in case AFPL allows foreclosure/ termination of loan during the lock-in period, Interest on the facility for the period up to the completion of the lock-in period plus applicable foreclosure charges will be chargeable.
ROI Revision Charges / Conversion Charges * *(floating to fixed and vice versa)	Up to 4% (plus applicable taxes) of the principal outstanding amount (on request from the applicants, approvals to be at sole discretion of Ambit Finvest Pvt Ltd)
Foreclosure Letter Charges	Rs 1500/- (plus applicable taxes) per instance
Swapping Charges	Rs. 295/- (Inclusive of applicable taxes) per instance of change in mode of repayment.
Duplicate NOC or NDC	Rs. 295/- (Inclusive of applicable taxes) per instance
Document Scan Charges	Rs. 1180/- (Inclusive of applicable taxes) per instance
Retention Charges	0.50% (Inclusive of applicable taxes) of principal outstanding amount.
Review Charges	Up to 0.75 % (Inclusive of applicable taxes) of the facility review amount
Default Charges (Delay in payment of interest /repayment of Delay in payment of principal /repayment EMI)	3% per month (plus applicable taxes) on overdue / delays / defaults of any monies payable for the default period.
Cheque/ ECS/ SI Return or Bounce Charges	INR. 500/- per incident (plus applicable taxes without prejudice to AFPLs civil and criminal rights and remedies)
Loan Cancellation Charges	Upto Rs. 10000/- plus applicable taxes
Admin Charges (Applicable for Secured Loans)	Loan Amount Charges in Rs. Upto Rs. 5 Lakhs: Rs. 1700+ Applicable Taxes More than Rs. 5 Lakhs upto Rs. 10 Lakhs Rs. 3400+ Applicable Taxes More than Rs. 10 Lakhs: Rs. 7000 + Applicable Taxes

Charge Type- Vyapar and Udyam	Details
E-Sign	Rs. 500/- per LAN (inclusive of applicable taxes)
Additional Documentation charges (applicable only in case of Udyam loan)	Rs. 1500/- plus applicable taxes (applicable for cases where bank statement received is in scanned PDF or physical format)
Filling & registration	As per actuals
Audit, Inspection & verification (where applicable)	As per actuals
Arbitration Charges	As per actuals
Filing Charges under Section 138 of Negotiable Instruments Act, 1881	As per actuals

Charge Type- Vehicle Loans	Details
Processing fee	Upto 4% + applicable taxes
Administration Charges	Rs. 2000 (Inclusive of applicable taxes).
Prepayment/Foreclosure charges	Post completion of 12 Months - 4% plus Applicable Taxes Pre completion of 12 Months - 6% plus Applicable Taxes
Loan Cancellation Charges	Upto Rs. 2000/- plus applicable taxes
Cheque/ ECS/ SI Return or Bounce Charges	Rs. 500 (plus applicable taxes - without prejudice to Lender's civil and criminal rights and remedies)
Duplicate NOC or NDC	Rs. 295/- (Inclusive of applicable taxes) per instance
Swapping Charges	Rs. 295/- (Inclusive of applicable taxes) per instance of change in mode of repayment.
Document Scan Charges	Rs.1180/- (Inclusive of applicable taxes) per instance
Retention Charges	0.50% (Inclusive of applicable taxes) of principal outstanding amount.
Default Charges (Delay in payment of interest /repayment of Delay in payment of principal /repayment EMI)	3% per month. on overdue / delays / defaults of any monies payable for the default period.
Stamp Duty & Other Statutory Charges	As per Applicable Laws of the State
Review Fee	Up to 0.75 % (Inclusive of applicable taxes) of the facility review amount.
Taxes	At actuals, applicable presently or in future
Valuation Charges	Rs. 1000 Plus applicable taxes
Filling & registration	As per actuals
Audit, Inspection & verification (where applicable)	As per actuals
Arbitration Charges	As per actuals
Filing Charges under Section 138 of Negotiable Instruments Act, 1881	As per actuals

Charge Type- Supply Chain Finance	Details
Covenant Breach	3% per month for the default period i.e. till the breach is made good
Default Charges (Delay in payment of interest /repayment of Delay in payment of principal /repayment EMI)	3% per month on overdue / delays / defaults of any monies payable for the default period
Cheque / EMI Bounce Charges	NA
Penalty for pre-closure/pre-payments	NA
Processing Fee	Case specific - Upto 1% + GST
Admin charges	NA
Legal Charges	NA
Documentation Charges	NA
Additional Charges	NA

Charge Type- Institutional Business	Details
Covenant Breach	Upto 2% per month for the default period i.e. till the breach is made good (to be negotiated on case to case basis)
Default Charges (Delay in payment of interest / repayment of Delay in payment of principal /repayment EMI)	Upto 4% per month on overdue / delays / defaults of any monies payable for the default period (to be negotiated on case to case basis)
Cheque / EMI / NACH dishonor charges	Rs. 500/- per dishonor (plus applicable taxes - without prejudice to Lender's civil and criminal rights and remedies)
Penalty for pre-closure/pre-payments	Upto 4.00% plus applicable taxes during the entire tenor of the loan (Case specific)
Processing Fee	Upto 5% + applicable taxes
Admin charges	1500+ applicable taxes
Legal Charges	Case Specific - As per actuals
Documentation Charges	Case specific - As per actuals
Additional Charges	NA