



**Schedule of Charges on Secured MSME Loans for customers of Archbridge Capital Private Limited
w.e.f. 01st January 2026**

S. No.	Particulars	Current Fees/Charges
1.	Processing Fees	Up to 3% of the Sanctioned Loan Amount.
2.	Loan Application Login Fees	Up to ₹ 2500/-
3.	Legal Opinion & Search Charges (Including Non-Encumbrance Certificate/Verification Report)	Up to ₹ 2500/-
4.	Risk Containment Unit (RCU) Charges - if applicable	Up to ₹ 1000/-
5.	Stamp Duty	Actuals
6.	MOD / Simple Mortgage / Registered Mortgage/ IOM/ Lien Marking etc - registration expenses	Actuals
7.	CERSAI: At the time of Disbursement: Creation of Charge	₹100/- or as per the charges levied by CERSAI whichever is higher
8.	CERSAI: At the time of modification of charge (in case of top up)	₹ 100/- or as per the charges levied by CERSAI whichever is higher
9.	Cheque Return / ECS Return / ACH Return Charges (Per instrument/ Transaction)	Up to ₹ 1000/-
10.	Duplicate No dues Certificate	Up to ₹ 500/- per certificate
11.	LOD	Up to ₹ 500/- per copy
12.	Loan Foreclosure statement	Up to ₹ 500/- per copy
13.	Duplicate Annual Account Statement, Provisional Certificate	Up to ₹ 500/- per copy
14.	Statement of Account	Up to ₹ 500/- per copy
15.	Disbursement Cheque Cancellation & Re- issuance	Up to ₹ 4000/-
16.	Cheque/ ACH Swapping charges (per set) PDC to PDC; PDC to ACH ; ACH to ACH ; ACH to PDC	Up to ₹ 500/- per instance
17.	Legal recovery charges	On Actuals
18.	Cash collection Charges	₹ 500/- each instance



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19.	Document Custodian Fees	Up to ₹ 500/- Per Month (Chargeable after 30 days of closure of the Loan Account)
20.	Pre-payment charges	First 12 months = 8.00% (eight percent) of the principal amount prepaid Next 12 months = 6.00% (six percent) of the principal amount prepaid Post 24 months = 4.00% (four percent) of the principal amount prepaid
21.	Part Pre-payment	Part prepayment to the extent of 15.00% of the sanctioned Secured Business Loan facility once in a year shall attract a Pre-payment charges of 4.00% (four percent) of the principal amount pre-paid. For any amount of pre-payment exceeding 15% of the Sanctioned Loan Facility resulting in closure of Loan shall be guided by clause above.
22.	Penal Charges for Payment Default	3.00% (three percent) per month on the Default Amount, payable monthly.
23.	Default Charges (Non-Payment default) Non-fulfilment of compliance / approval conditions	3.00% (three percent) per month (payable monthly) for the time period till such Default is cured and it is levied on the Outstanding Principal Amount for any Event of Default/breach of the terms of this Sanction Letter except for the Payment Default.
24.	Collateral Inspection Charges - Once in year from 2nd year onwards	Up to ₹ 2500 each instance

All quoted charges are exclusive of Goods and Services Tax (GST). Applicable GST will be charged extra as per the prevailing regulations.

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