



**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. | Technical Valuation Charges | Up to ₹ 2500/- |
| 10. | Document and Collateral management Charges | Up to ₹ 2500/- |
| 11. | Cheque Return / ECS Return / ACH Return Charges (Per instrument/ Transaction) | Up to ₹ 1000/- |
| 12. | Duplicate No dues Certificate | Up to ₹ 500/- per certificate |
| 13. | LOD | Up to ₹ 500/- per copy |
| 14. | Loan Foreclosure statement | Up to ₹ 500/- per copy |
| 15. | Duplicate Annual Account Statement, Provisional Certificate | Up to ₹ 500/- per copy |
| 16. | Statement of Account | Up to ₹ 500/- per copy |
| 17. | Disbursement Cheque Cancellation & Re- issuance | Up to ₹ 4000/- |
| 18. | Cheque/ ACH Swapping charges (per set) PDC to PDC; PDC to ACH ; ACH to ACH ; ACH to PDC | Up to ₹ 500/- per instance |



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|--------|---|---|
| 19. | Legal recovery charges | On Actuals |
| 20. | Cash collection Charges | ₹ 500/- each instance |
| 21. | Document Custodian Fees | Up to ₹ 500/- Per Month (Chargeable after 30 days of closure of the Loan Account) |
| 22. | 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 |
| 23. | 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. |
| 24. | Penal Charges for Payment Default | 3.00% (three percent) per month on the Default Amount, payable monthly. |
| 25. | 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. |
| 26. | 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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