

## STANDARD RATE OF INTEREST AND SCHEDULE OF CHARGES - SUPPLY CHAIN FINANCE (SCF)

Sr. No.	Transaction	Charges (in ₹)
Α	Rate of Interest	From 11% p.a. to 24% p.a.
В	Other Charges:	
1	Processing Fees	Upto 4% of the Loan Amount (exclusive of GST)
2	Stamp Duty	At Actuals (As per State)
3	Bounce Charges	Rs. 1000 per Bounce (inclusive of applicable taxes)
4	Part-prepayment Charges	Nil
5	Foreclosure Charges	0-2% of loan outstanding
6	Late Payment Charges/Penal Interest	Upto 36% p.a.

There are no hidden charges and you are assured of 100% transparency

Approach for Gradation of Risk

## What are the factors that affect interest rates:

- '- Credit Bureau scores
- '- Income
- '- Occupation
- '- Repayment history
- '-Collateral / Security