

ANNEXURE I

Late Payment Charges ("LPC"):

Calculated daily for each Instalment starting from the date of Unpaid / Partially paid Instalment till full due Instalment amount has been received, as mentioned in Penal Charges section. LPC shall be accounted on receipt basis. These charges will not be Capitalized.

Covenant Perfection Charge for Non-Compliance to material Terms & Conditions:

The Company shall levy the Covenant perfection charges in scenarios of non-compliance to material terms & conditions of the loan by the borrower. Various scenarios for levy of covenant perfection charges along with their respective trigger points and levy as well as discontinuation are as detailed below. Covenant Perfection Charge ("CPC") of the Outstanding Loan Amount to be levied for breaches under the following Terms & Conditions / Covenants:

Material terms and conditions	Trigger point	Charge levy / discontinuation		CPC per month (Rs.)	
Non submission of Title document / security perfection document / PP Letter / NOC from Industrial Authority / MODT / MOE / Mortgage deed / NOI/ ROC charge creation / Insurance and endorsement in favour of BFL wherever applicable	As per Sanctioned Terms	Levy	On non-compliance of any one or all heads in the category	Term Loans / Working Capital Loans	Up to 35 Cr Sanctioned Limit- Rs 25000 Above 035 Cr Sanctioned Limit- Rs 50000

Non submission of Title document / security perfection document / PP Letter / NOC from Industrial Authority / MODT / MOE / Mortgage deed / NOI/ ROC charge creation / Insurance and endorsement in favour of BFL wherever applicable	As per Sanctioned Terms	Discontinuation	Next calendar month from date of curing	-	-
Non-Submission of KYC-OVD within 90 days (where D-OVD was submitted at Disbursal).	90 days from first disbursement date	Levy	On non-compliance	Term Loans / Working Capital Loans	500
Non-Submission of KYC-OVD within 90 days (where D-OVD was submitted at Disbursal).	90 days from first disbursement date	Discontinuation	Next calendar month from date of curing	-	-
Non-submission of Re-KYC documents, wherever applicable.	90 days from receiving 1st intimation for Re KYC	Levy	On non-compliance	Term Loans / Working Capital Loans	500
Non-submission of Re-KYC documents, wherever applicable.	90 days from receiving 1st intimation for Re KYC	Discontinuation	Next calendar month from date of curing	-	-
Non-submission of Re-KYC documents, wherever applicable.	90 days from receiving 1st intimation for Re KYC	Discontinuation	Next calendar month from date of curing	-	-
Non-Submission of LEI. Renewal of LEI Revised BO Declaration post changes End Use Insurance with Endorsement Acceptance of Renewal Sanction Letter	90 days from Due Date	Levy	On non-compliance of any one or all heads in the category	Term Loans / Working Capital Loans	3000

Non-Submission of LEI. Renewal of LEI Revised BO Declaration post changes End Use Insurance with Endorsement Acceptance of Renewal Sanction Letter	90 days from Due Date	Discontinuation	Next calendar month from date of curing	-	-
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Additional Charges for LRD:

Material terms and conditions	Trigger point	Charge levy / discontinuation		CPC per month (Rs.)
Failure to open escrow account.	As per Sanction Terms	Levy	On non-compliance of any one or all heads in the category	Up to 35 Cr Sanctioned Limit- Rs 25000
Failure to deposit project receivables / rentals in the designated escrow account /escrow compliance.				Above 035 Cr Sanctioned Limit- Rs 50000
Failure to open escrow account.	As per Sanction Terms	Discontinuation	Next month from date of cure of breach	-
Failure to deposit project receivables / rentals in the designated escrow account /escrow compliance.				