

**Annexure
Details of Penal Charges**

1. Penal Charges for Default in payment of any amounts due under the Facility:

Instalment Overdue Slab	Late Payment Charges (per day per partially or fully overdue EMI) (Rs. Per Day)	Bounce Charges (per dishonour of cheque / ECS / NACH) (Rs.)
Up to Rs 15 Lakhs	80/-	3000/-
> Rs 15 Lakhs to Rs 30 Lakhs	125/-	3000/-
> Rs 30 Lakhs to Rs 50 Lakhs	220/-	3000/-
> Rs 50 Lakhs to Rs 1 Crore	410/-	3000/-
> Rs 1 Crore to Rs 5 Crores	1,640/-	3000/-
> Rs 5 Crores to Rs 10 Crores	4,110/-	3000/-
> Rs 10 Crores to Rs 25 Crores	9,600/-	3000/-
> Rs 25 Crores to Rs 50 Crores	20,500/-	3000/-
> Rs 50 Crores to Rs 100 Crores	41,000/-	3000/-
> Rs 100 Crores to Rs 250 Crores	96,000/-	3000/-
> Rs 250 Crores to Rs 500 Crores	2,05,000/-	3000/-
> 500 Crores	3,00,000/-	3000/-

Note: The aforementioned Penal Charges shall be calculated on a daily basis for each Instalment due starting from the date of unpaid / partially paid instalment, till the entire overdue amount is paid. Penal Charges shall be accounted on receipt basis. These charges will not be Capitalized.

2. Penal Charges - for breach or non-compliance of terms and conditions of this Agreement:

Sr. No.	Triggering Event	CPC per month (Rs.)	
1.	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	Sanction Amount up to 35 Cr	25000
		Sanction Amount above 35 Cr	50000
2.	Non-Submission of KYC-OVD within 90 days (where D-OVD was submitted at Disbursal).	500	
3.	Non-submission of Re-KYC documents, wherever applicable within 90 days of receipt of intimation from BFL for Re-KYC.	500	
4.	Non-Submission of any of the following within 90 days from due date - LEI. Renewal of LEI	3000	

	<ul style="list-style-type: none"> - Revised BO Declaration post changes - End Use - Insurance with Endorsement - Acceptance of Renewal Sanction Letter 		
5.	Failure <ul style="list-style-type: none"> - to open escrow account. - to deposit project receivables / rentals in the designated escrow account /escrow compliance. 	Sanction Amount Up to 35 Cr	25000
		Sanction Amount above 35 Cr	50000

Note: The abovementioned charges shall be levied from the due date till the date on which such non-compliance is cured/remedied.

The abovementioned charges are subject to modification BFL, and the revised charges as mentioned on BFL's website <https://www.bajajfinserv.in/commercial-lending> will be applicable. All the Charges mentioned above are excluding GST (if applicable) or any other government levies.