

SCHEDULE OF CHARGES

The schedule for charges is as below, which shall be effective from November 12, 2024 and are subject to change from time to time:

Penal and Non-Compliance Charges:

Non-Compliance Charges:

This is levied in the event of breach of material terms and conditions (for eg. submission of post disbursal documents or deferred documents) as per agreed timeline. The charge of Rs.1000 +GST is levied on monthly basis until the condition is complied with.

Penal Charge for delay in payment or non-payment:

Penal charge is levied in case the borrower delays the instalment repayment or defaults the repayment. A grace period of 4 days from the due date is given to all Term Loan borrowers & if the client makes the repayment within that window, no late charges are accrued/levied (for Bill Discounting /SCF cases), grace period is kept 5 days and can vary depending on the product or partner.

The penal charge as per the product are as follows:

Products	Penal charges for delay in repayment/non payment	Non- compliance charges
<ul style="list-style-type: none">• GST surrogate• Banking Surrogate• Gati Loan• Top up /Enhancement• Solar Equipment BIL	Penal charge max up to 5% p.m on the overdue amount for the overdue period. GST to be charged on the penalty amount.	Rs. 1000/-+ GST per month, till the account remains non complied.
<ul style="list-style-type: none">• BIL• Express Cluster Loan• Secured Cluster Loan• Business plus Secured Loan• Mansha loan• Micro BL	Penal charge max up to 5% p.m on the overdue amount for the overdue period. GST to be charged on the penalty amount.	Rs. 1000/-+ GST per month, till the account remains non complied.

As per the process while sending the reminders around the non-compliance conditions, overdue reminders the penal/overdue charges are also communicated to the customers.

Other Charges:

In the Solar Equipment BIL, besides the processing fees, following additional charges to be levied at the time of onboarding the customer.

Product	Processing fee	Application fee	Nach Charges
Solar Equipment BIL	*1% - 3% on the approved loan amount +GST	Max upto 1% + GST	300 INR +GST

**Anything lower than the floor will require approval from the CEO or any delegated authority.*

Besides the penal and non-compliance charge following service charges as mentioned in the schedule of charge is levied per instance, basis the type of service sought by the borrower.

Schedule of Charges

Schedule of Charges per instance	Charges (INR)	
*Documentation charges (Upfront deduction from Disbursement) effective from 17 th Aug 23	2,500 + GST	
Non-Compliance charges will be charged on monthly basis till the account remain non complied	1,000 + GST	
Cheque/NACH bounce charges	Products	NACH/PDC Bounce charges
	Banking Surrogate	Rs 500+GST
	Gati loan	Rs 500+GST
	Top Up	Rs 500+GST
	GST surrogate	Rs 1000+GST
	Mansha loan	Rs 1000+GST
	BIL	Rs 1000+GST
	Micro BL	Rs 1000+GST
	Express Cluster loan	Rs 1000+GST
	Secured Cluster loan	Rs 1000+GST
	Business plus- secured loan	Rs 1000+GST
Partnerships, Co-lending, BC arrangements will continue at the agreed rate.		
Physical repayment schedule	500 + GST	
Processing Fees	# 1% - 3% on the approved loan amount +GST	
Stamp duty charges	Actuals to be borne by the customers	
Physical SOA	500 + GST	
Cheque swapping charges	1,000 + GST	
Repayment instrument/Bank account swapping charges	1,000 + GST	
List of Documents (applicable in case of mortgage-backed loans)	1000 + GST	
Duplicate No Objection certificate (Digital/Physical)	500 + GST	
Document retrieval charges	1,000 + GST	
Restructuring Charges	1,000 + GST	

Foreclosure letter Issuance charges (Physical/Digital format)	500 GST
--	---------

All charges, taxes, levies etc. applicable as per the prevailing rate will be charged over and above these charges.

*In case of any concession on documentation charges same to be approved by CEO

Anything lower than the floor will require approval from the CEO or any delegated authority.