

**Annexure**  
(Schedule of Charges w.e.f. October 20, 2023)

<b>Schedule of Charges – Property backed Loans</b>	
Type of transaction	Charges (in ₹)
<b>A. LOAN PROCESSING FEE</b>	
Loan Applied (first loan or any incremental loan)	Upto 4% of the loan amount applied
Refund of Processing Fee	<b>Pre-Sanction</b> –fee paid less ₹ 10,000/- as administrative charges <b>Post Sanction</b> – Nil
Application Fees / Initial Money Deposit	As applicable from time to time
<b>B. PART PREPAYMENT/ FORECLOSURE CHARGES *</b>	
Part Prepayment Charges	<ul style="list-style-type: none"> <li>• Less than 1 Year of aging: No Prepayment Allowed</li> <li>• Greater than 1 Year Aging <ul style="list-style-type: none"> <li>○ Prepayment Upto 25% of <i>Outstanding Principal at the beginning of the Financial Year</i>: 0%</li> <li>○ Prepayment above 25% of <i>Outstanding Principal at the beginning of the Financial Year</i>: 5%</li> </ul> </li> </ul>
Foreclosure Charges	Not allowed in the first 12 months of the loan start date or 6% of the principal outstanding Post 12 months-5% of principal outstanding
<p><b>* Please note Protium does not charge foreclosure charges/ pre-payment penalties on any floating rate term loan sanctioned for purposes other than business to individual borrowers, with or without co-obligant(s). The above part prepayment and foreclosure charges are subject to the regulatory requirements and directions prescribed by Reserve Bank of India from time to time.</b></p>	
<b>C. OTHER CHARGES</b>	
Legal Charges	At Actuals
Technical Charges	At Actuals
Demand Draft Charges	At Actuals
Demand Draft Cancellation Charges	₹ 500
Personal Visit Charges	₹ 500
Cash Collection Charges	1% of the Receipt / Collected Amount
Duplicate NOC	₹ 500
Document Handling Charges	₹ 2,000 (Post closure at the Branch for more than 15 days)
Foreclosure Letter Issuance Charges	₹ 500
CERSAI Security Creation Charges (each Property)	₹ 500
PDC/ ECS / NACH Bounce Charges (per presentation)	₹ 750
Repayment Instrument Swap Charges	₹ 1,000
Instalment Repayment Date Change (With no other changes)	₹ 1,000
Modification of loan terms after first disbursement including but not limited to re-scheduling of loan repayment terms, addition/ deletion of co-borrower(s), etc.	Upto 2% of outstanding principal amount
Issuance of duplicate income tax certificate	₹ 500 (per copy)
Property Swapping (subject to acceptance of alternate security by Protium)	Upto 2% of outstanding principal amount
Statement of account	₹ 750
Document Retrieval	₹ 1,000
Loan Cancellation Charges	₹ 10,000 + rate of interest from the date of disbursement till date of request for cancellation
<b>Penal charges</b>	<b>2% pm on Instalment overdue</b>
<p><b>* Please note that the above fee and charges are exclusive of GST or any other government taxes, levies etc. The above schedule of charges is subject to change and will be at sole discretion of PROTIUM. The changes will be available on Protium's website.</b></p>	

**Annexure**

(Schedule of Charges w.e.f. October 20, 2023)

<b>Schedule of Charges – Unsecured Business Loans</b>	
<b>Type of transaction</b>	<b>Charges (in ₹)</b>
<b>D. LOAN PROCESSING FEE</b>	
Loan Applied (first loan or any incremental loan)	Upto 4% of the loan amount applied
Refund of Processing Fee	<b>Pre Sanction</b> –fee paid less ₹ 10,000/- as administrative charges <b>Post Sanction</b> – Nil
Application Fees / Initial Money Deposit	As applicable from time to time
<b>E. FORECLOSURE CHARGES *</b>	
Foreclosure Charges	Not allowed in the first 12 months of the loan start date or 6% of the principal outstanding Post 12 months- 5% of principal outstanding
*Please note Protium does not charge foreclosure charges/ pre-payment penalties on any floating rate term loan sanctioned for purposes other than business to individual borrowers, with or without co-obligant(s). The above part prepayment and foreclosure charges are subject to the regulatory requirements and directions prescribed by Reserve Bank of India from time to time.	
<b>F. OTHER CHARGES</b>	
Legal Charges	At Actuals
Asset Verification Charges	At Actuals
Demand Draft Charges	At Actuals
Demand Draft Cancellation Charges	₹ 500
Personal Visit Charges	₹ 500
Cash Collection Charges	1% of the Receipt / Collected Amount
Duplicate NOC	₹ 500
Stamping / Franking Charges	At Actuals
Stamping Charges	₹ 250
Foreclosure Letter Issuance Charges	₹ 500
PDC/ ECS / NACH Bounce Charges (per presentation)	₹ 750
Repayment Instrument Swap Charges	₹ 1,000
Instalment Repayment Date Change (with no other changes)	₹ 1,000
Modification of loan terms after first disbursement including but not limited to re-scheduling of loan repayment terms, addition/ deletion of co-borrower(s), etc.	Upto 2% of outstanding principal amount
Issuance of duplicate income tax certificate	₹ 500 (per copy)
Statement of account	₹ 750
Document Retrieval	₹ 1,000
Loan Cancellation Charges	₹ 10,000 + rate of interest from the date of disbursement till date of request for cancellation
<b>Penal charges</b>	<b>3% pm on Instalment overdue</b>
* Please note that the above fee and charges are exclusive of GST or any other government taxes, levies etc. The above schedule of charges is subject to change and will be at sole discretion of PROTIUM. The changes will be available on PROTIUM's website.	

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(Schedule of Charges w.e.f. October 20, 2023)

<b>Schedule of Charges – Equipment Backed Loans</b>	
Type of transaction	Charges (in ₹)
<b>G. LOAN PROCESSING FEE</b>	
Loan Applied (first loan or any incremental loan)	Upto 4% of the loan amount applied
Refund of Processing Fee	<b>Pre Sanction</b> –fee paid less ₹ 10,000/- as administrative charges <b>Post Sanction</b> – Nil
Application Fees / Initial Money Deposit	As applicable from time to time
<b>H. FORECLOSURE CHARGES *</b>	
Foreclosure Charges	Not allowed in the first 12 months of the loan start date or 6% of the principal outstanding Post 12 months- 4% of principal outstanding
*Please note Protium does not charge foreclosure charges/ pre-payment penalties on any floating rate term loan sanctioned for purposes other than business to individual borrowers, with or without co-obligant(s). The above part prepayment and foreclosure charges are subject to the regulatory requirements and directions prescribed by Reserve Bank of India from time to time.	
<b>I. OTHER CHARGES</b>	
Legal Charges	At Actuals
Technical Charges	At Actuals
Demand Draft Charges	At Actuals
Demand Draft Cancellation Charges	₹ 500
Personal Visit Charges	₹ 500
Cash Collection Charges	1% of the Receipt / Collected Amount
Duplicate NOC	₹ 500
Document Handling Charges	₹ 2,000 (Post closure at the Branch for more than 15 days)
Foreclosure Letter Issuance Charges	₹ 500
CERSAI Security Creation Charges (each Property)	₹ 500
PDC/ ECS / NACH Bounce Charges (per presentation)	₹ 750
Repayment Instrument Swap Charges	₹ 1,000
Instalment Repayment Date Change (with no other changes)	₹ 1,000
Modification of loan terms after first disbursement including but not limited to re-scheduling of loan repayment terms, addition/ deletion of co-borrower(s), etc.	Upto 2% of outstanding principal amount
Issuance of duplicate income tax certificate	₹ 500 (per copy)
Property Swapping (subject to acceptance of alternate security by PROTIUM FINANCE LIMITED)	Upto 2% of outstanding principal amount
Statement of account	₹ 750
Document Retrieval	₹ 1,000
Loan Cancellation Charges	₹ 10,000 + rate of interest from the date of disbursement till date of request for cancellation
<b>Penal Charges</b>	<b>3% pm on Instalment overdue</b>
* Please note that the above fee and charges are exclusive of GST or any other government taxes, levies etc. The above schedule of charges is subject to change and will be at sole discretion of PROTIUM FINANCE LIMITED. The changes will be available on PROTIUM FINANCE LIMITED's website.	