

Annexure
(Schedule of Charges w.e.f. January 2, 2024)

| Schedule of Charges – Property backed Loans | |
|--|---|
| Type of transaction | Charges (in ₹) |
| A. LOAN PROCESSING FEE | |
| Processing Fees | Upto 4% of the loan amount applied |
| Refund of Processing Fee | Pre-Sanction –fee paid less ₹ 10,000/- as administrative charges. Post Sanction – Nil |
| Application Fees | Upto ₹ 30,000/- |
| B. PART PREPAYMENT/ FORECLOSURE CHARGES * | |
| Part Prepayment Charges | <ul style="list-style-type: none"> • Less than 1 Year of aging: No Prepayment Allowed or 6% of Principal Payment • Greater than 1 Year Aging <ul style="list-style-type: none"> ○ Prepayment Upto 25% of <i>Outstanding Principal at the beginning of the Financial Year</i>: 0% ○ Prepayment above 25% of <i>Outstanding Principal at the beginning of the Financial Year</i>: 5% |
| 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>* Please note PROTIUM does not charge foreclosure or 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.</p> | |
| C. OTHER CHARGES | |
| 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 |
| Documentation & Stamping Charges | ₹ 2,000 |
| 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 + GAP period interest, if applicable |
| 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 |
| Rate Switch (Floating to Fixed or Vice versa)- Applicable for Personal Loans | 1.5% of outstanding principal amount and Undisbursed Amount if any. |
| 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 |
| Delayed Instalment Payment Charges | 2% pm on Instalment overdue (non- compounding) |
| <p>* 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.</p> | |

Annexure

(Schedule of Charges w.e.f. January 2, 2024)

| Schedule of Charges – Unsecured Business Loans | |
|--|---|
| Type of transaction | Charges (in ₹) |
| D. LOAN PROCESSING FEE | |
| Processing Fees | Upto 4% of the loan amount applied |
| Refund of Processing Fee | Pre Sanction –fee paid less ₹ 10,000/- as administrative charges Post Sanction – Nil |
| Application Fees | Upto ₹ 30,000/- |
| E. FORECLOSURE CHARGES * | |
| 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>*Please note PROTIUM does not charge foreclosure or 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.</p> | |
| F. OTHER CHARGES | |
| 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 |
| Documentation & Stamp Charges | ₹ 2,000 |
| 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 + GAP Period Interest, if any |
| 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 |
| Delayed Instalment Payment Charges | 3% pm on Instalment overdue (non- compounding) |
| <p>* 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.</p> | |

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(Schedule of Charges w.e.f. January 2, 2024)

| Schedule of Charges – Equipment Backed Loans | |
|---|--|
| Type of transaction | Charges (in ₹) |
| G. LOAN PROCESSING FEE | |
| Processing Fees | Upto 4% of the loan amount applied |
| Refund of Processing Fee | Pre Sanction –fee paid less ₹ 10,000/- as administrative charges Post Sanction – Nil |
| Application Fees | Upto ₹ 30000/- |
| H. FORECLOSURE CHARGES * | |
| 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 |
| <p>*Please note -PROTIUM does not charge foreclosure or 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.</p> | |
| I. OTHER CHARGES | |
| Legal Charges | At Actuals |
| Technical 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 |
| Documentation & Stamping Charges | Upto ₹ 5,000 |
| 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 Equipment-) | ₹ 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+ GAP Period Interest, if any |
| 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 |
| Delayed Instalment Payment Charges | 3 % pm on Instalment overdue (non- compounding) |
| <p>* 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.</p> | |