

Annexure
(Schedule of Charges w.e.f July 23, 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 (Non-Refundable)
Application Fees	Upto ₹ 30,000/-
B. PART PREPAYMENT/ FORECLOSURE CHARGES *	
Part Prepayment / Foreclosure Charges	5% of principal outstanding
* 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.	
C. BROKEN PERIOD INTEREST (“BPI”)*	
Broken Period Interest (“BPI”)	Shall be charged when the gap between the actual date of disbursement and the first instalment due is more than 30 days. BPI shall be payable as per the agreed schedule.
D. OTHER CHARGES	
Legal Charges	At Actuals
Technical Charges	At Actuals
Demand Draft Cancellation Charges	₹ 500
Cash Collection Charges	1% of the Receipt / Collected Amount
Stamping Charges	At Actuals
Foreclosure Letter Issuance Charges	₹ 500
CERSAI Security Creation Charges (each Property)	₹ 500
PDC/ ECS / NACH Bounce Charges (per presentation)	₹ 1000/-for loan amount under or equal to 10 L ₹ 2000/- for loan amount above 10 L
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
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.
Document Retrieval	₹ 2000
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)
* 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 may be changed from time to time by Protium which and will be available on Protium’s website.	

Annexure

(Schedule of Charges w.e.f July 23, 2024)

Schedule of Charges – Unsecured Business Loans	
Type of transaction	Charges (in ₹)
E. LOAN PROCESSING FEE	
Processing Fees	Upto 4% of the loan amount applied (Non-Refundable)
Application Fees	Upto ₹ 30,000/-
F. PART PREPAYMENT / FORECLOSURE CHARGES *	
Part Prepayment / Foreclosure Charges	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>	
G. BROKEN PERIOD INTEREST (“BPI”) *	
Broken Period Interest (“BPI”)	Shall be charged when the gap between the actual date of disbursement and the first instalment due is more than 30 days. BPI shall be payable as per the agreed schedule.
H. OTHER CHARGES	
Legal Charges	At Actuals
Asset Verification Charges	At Actuals
Demand Draft Cancellation Charges	₹ 500
Personal Visit Charges	₹ 500
Cash Collection Charges	1% of the Receipt / Collected Amount
Stamp Charges	At Actuals
Foreclosure Letter Issuance Charges	₹ 500
PDC/ ECS / NACH Bounce Charges (per presentation)	₹ 1000/-for loan amount under or equal to 10 L ₹ 2000/- for loan amount above 10 L
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
Document Retrieval	₹ 2000
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 may be changed from time to time by Protium which will be available on PROTIUM's website.</p>	

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(Schedule of Charges w.e.f July 23, 2024)

Schedule of Charges – Equipment Backed Loans	
Type of transaction	Charges (in ₹)
I. LOAN PROCESSING FEE	
Processing Fees	Upto 4% of the loan amount applied (Non-Refundable)
Application Fees	Upto ₹ 75000/-
J. PART PREPAYMENT / FORECLOSURE CHARGES *	
Part Prepayment / Foreclosure Charges	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>	
K. BROKEN PERIOD INTEREST (“BPI”) *	
Broken Period Interest (“BPI”)	Shall be charged when the gap between the actual date of disbursement and the first instalment due is more than 30 days. BPI shall be payable as per the agreed schedule.
L. OTHER CHARGES	
Legal Charges	At Actuals
Technical Charges	At Actuals
Asset Verification Charges	At Actuals
Demand Draft Cancellation Charges	₹ 500
Cash Collection Charges	1% of the Receipt / Collected Amount
Stamping Charges	At Actuals
Foreclosure Letter Issuance Charges	₹ 500
CERSAI Security Creation Charges (each Equipment-)	₹ 500
PDC/ ECS / NACH Bounce Charges (per presentation)	₹ 1000/-for loan amount under or equal to 10 L ₹ 2000/- for loan amount above 10 L
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
Property Swapping (subject to acceptance of alternate security by PROTIUM FINANCE LIMITED)	Upto 2% of outstanding principal amount
Document Retrieval	₹ 2000
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 may be changed from time to time by Protium which will be available on PROTIUM FINANCE LIMITED’s website.</p>	