

(Schedule of Charges w.e.f. December 5, 2024)

Schedule of Charges – Property backed Loans	
Type of transaction	Charges (in INR)
A. LOAN PROCESSING FEE	
Processing Fees	Upto 4% of the loan amount applied (Non-Refundable)
Application Fees	Upto INR 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. OTHER CHARGES	
Legal Charges	At Actuals
Technical Valuation Charges	Upto 1 % of the Sanctioned Amount
Legal Evaluation Charges	Upto 1 % of the Sanctioned Amount
Demand Draft Cancellation Charges	INR 500
Cash Collection Charges	1% of the Receipt / Collected Amount
Stamp Duty Charges	At Actuals
Foreclosure Letter Issuance Charges	INR 500
CERSAI Security Creation Charges (each Property)	INR 500
Cheque / NACH Bounce Charges (per presentation)	INR 1000/- for loan amount under or equal to 10 L INR 2000/- for loan amount above 10 L
Repayment Instrument Swap Charges	INR 1,000
Instalment Repayment Date Change (With no other changes)	INR 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
Charges for switching of loans from floating to fixed rate and vice versa- Applicable for Personal Loans	1.5% of outstanding principal amount and Undisbursed principal amount and Undisbursed Amount if any.
Document Retrieval Charges	INR 2000
Loan Cancellation Charges	INR 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 and may be changed from time to time by Protium which will be available on Protium's website.	

(Schedule of Charges w.e.f. October 27, 2025)

Schedule of Charges – Unsecured Business Loans	
Type of transaction	Charges (in INR)
D. LOAN PROCESSING FEE	
Processing Fees	Upto 9% of the loan amount applied (Non-Refundable)
Application Fees	Upto INR 30,000/-
E. 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.	
F. OTHER CHARGES	
Legal Charges	At Actuals
Technical Valuation Charges	Upto 1000/- per asset
Legal Evaluation Charges	Upto 1 % of the Sanctioned Amount
Demand Draft Cancellation Charges	INR 500
Cash Collection Charges	1% of the Receipt / Collected Amount
Stamp Duty Charges	At Actuals
Foreclosure Letter Issuance Charges	INR 500
CERSAI Security Creation Charges (each Property)	INR 500
Cheque / NACH Bounce Charges (per presentation)	INR 1000/- for loan amount under or equal to 10 L INR 2000/- for loan amount above 10 L
Repayment Instrument Swap Charges	INR 1,000
Instalment Repayment Date Change (With no other changes)	INR 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
Document Retrieval Charges	INR 2000
Loan Cancellation Charges	INR 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)
* 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.	

(Schedule of Charges w.e.f. December 5, 2024)

Schedule of Charges – Equipment Backed Loans	
Type of transaction	Charges (in INR)
G. LOAN PROCESSING FEE	
Processing Fees	Upto 4% of the loan amount applied (Non-Refundable)
Application Fees	Upto INR 75,000/-
H. 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.	
I. OTHER CHARGES	
Legal Charges	At Actuals
Technical Valuation Charges	Upto 1 % of the Sanctioned Amount
Legal Evaluation Charges	Upto 1 % of the Sanctioned Amount
Asset Verification Charges	Upto INR 1000/- per asset
Demand Draft Cancellation Charges	INR 500
Cash Collection Charges	1% of the Receipt / Collected Amount
Stamp Duty Charges	At Actuals
Foreclosure Letter Issuance Charges	INR 500
CERSAI Security Creation Charges (each Property)	INR 500
Cheque / NACH Bounce Charges (per presentation)	INR 1000/- for loan amount under or equal to 10 L INR 2000/- for loan amount above 10 L
Repayment Instrument Swap Charges	INR 1,000
Instalment Repayment Date Change (With no other changes)	INR 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 FINANCE LIMITED)	Upto 2% of outstanding principal amount
Document Retrieval Charges	INR 2000
Loan Cancellation Charges	INR 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)
* 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.	

(Schedule of Charges w.e.f. May 9, 2025)

Schedule of Charges – Lending to Financial Institutions / Corporate Loans	
Type of transaction	Charges (in INR)
A. LOAN PROCESSING FEE	
Processing Fees	Upto 5% of the loan amount applied (Non-Refundable)
Application Fees	Nil
B. PART PREPAYMENT/ FORECLOSURE CHARGES *	
Part Prepayment / Foreclosure Charges	Upto 6% of principal outstanding
C. OTHER CHARGES	
Annual Service Charge	Nil
Cheque / NACH Bounce Charges (per presentation)	Rs. 500 plus applicable taxes
Non-Refundable Processing/Service Charge	Rs. 500 plus applicable taxes
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
Legal and Collection Charges	At Actuals
Commitment Charges	Nil
Stamp Duty Charges	At Actuals
Delayed Instalment Payment Charges	2% pm on Instalment overdue (non- compounding)
Foreclosure Letter Issuance Charges	Rs. 500 plus applicable taxes
CERSAI Security Creation Charges	Rs. 500 plus applicable taxes
* 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 and will be available on Protium's website.	