

Schedule of Charges (“SOC”) – Equipment 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 ₹ 75000/-		
B. PART PREPAYMENT / FORECLOSURE CHARGES *			
Pre-Payment / Part Prepayment / Foreclosure Charges	The same shall be as per below table: -		
Borrower Category	Loan Type	Pre-Payment / Part Prepayment / Foreclosure Charges (loan sanctioned or renewed on or after January 1, 2026)	Pre-Payment / Part Prepayment / Foreclosure Charges (loan sanctioned before January 1, 2026)
Individual Borrowers	Floating Rate (Non-Business purposes)	Nil	Nil
	Fixed Rate (Any purpose)	5% of the Principal Foreclosed Amount	5% of the Principal Foreclosed Amount
Individuals & MSEs	Floating Rate (Business Purposes (up to ₹50 Lakh sanctioned limit)	NIL	5% of the Principal Foreclosed Amount
	Floating Rate (Business Purposes sanctioned amount more than 50 lakhs)	5% of the Principal Foreclosed Amount	5% of the Principal Foreclosed Amount
	Fixed Rate (Any purpose)	5% of the Principal Foreclosed Amount	5% of the Principal Foreclosed Amount
Other Borrowers	All other borrowers, except those specifically identified above (unless specified otherwise)	5% of the Principal Foreclosed Amount	5% of the Principal Foreclosed Amount
<p><i>*The above prepayment / part prepayment and foreclosure charges are subject to the applicable regulatory requirements and directions prescribed by Reserve Bank of India on pre-payment / foreclosure charges on Loans/Facility from time to time.</i></p> <p><i>*For Dual/Special rate loans charges will depend on whether the loan is on floating rate at the time of pre-payment as per the Direction.</i></p>			
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		

Asset Verification Charges	Upto 1000/- per asset
Demand Draft Cancellation Charges	₹ 500
Cash Collection Charges	1% of the Receipt / Collected Amount
Stamp Duty Charges	At Actuals
Foreclosure Letter Issuance Charges	₹ 500
CERSAI Security Creation Charges (each Equipment-)	₹ 500
Cheque / 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 Charges	₹ 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)

* 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.*

Schedule of Charges (“SOC”) – Unsecured Business Loans			
Type of transaction		Charges (in ₹)	
D. LOAN PROCESSING FEE			
Processing Fees		Upto 9% of the loan amount applied (Non-Refundable)	
Application Fees		Upto ₹ 30,000/-	
E. PART PREPAYMENT / FORECLOSURE CHARGES *			
Pre-Payment / Part Prepayment / Foreclosure Charges		The same shall be as per below table: -	
Borrower Category	Loan Type	Pre-Payment / Part Prepayment / Foreclosure Charges (loan sanctioned or renewed on or after January 1, 2026)	Pre-Payment / Part Prepayment / Foreclosure Charges (loan sanctioned before January 1, 2026)
Individual Borrowers	Floating Rate (Non-Business purposes)	Nil	Nil
	Fixed Rate (Any purpose)	5% of the Principal Foreclosed Amount	5% of the Principal Foreclosed Amount
Individuals & MSEs	Floating Rate (Business Purposes (up to ₹50 Lakh sanctioned limit)	NIL	5% of the Principal Foreclosed Amount
	Floating Rate (Business Purposes sanctioned amount more than 50 lakhs)	5% of the Principal Foreclosed Amount	5% of the Principal Foreclosed Amount
	Fixed Rate (Any purpose)	5% of the Principal Foreclosed Amount	5% of the Principal Foreclosed Amount
Other Borrowers	All other borrowers, except those specifically identified above (unless specified otherwise)	5% of the Principal Foreclosed Amount	5% of the Principal Foreclosed Amount
<p><i>*The above prepayment / part prepayment and foreclosure charges are subject to the applicable regulatory requirements and directions prescribed by Reserve Bank of India on pre-payment / foreclosure charges on Loans/Facility from time to time.</i></p> <p><i>*For Dual/Special rate loans charges will depend on whether the loan is on floating rate at the time of pre-payment as per the Direction.</i></p>			

F. OTHER CHARGES	
Legal Charges	At Actuals
Asset Verification Charges	Upto 1000/- per asset
Demand Draft Cancellation Charges	₹ 500
Cash Collection Charges	1% of the Receipt / Collected Amount
Stamp Duty Charges	At Actuals
Foreclosure Letter Issuance Charges	₹ 500
Cheque / 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 Charges	₹ 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)

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Schedule of Charges (“SOC”) – Property backed Loans			
Type of transaction	Charges (in ₹)		
G. LOAN PROCESSING FEE			
Processing Fees	Upto 4% of the loan amount applied (Non-Refundable)		
Application Fees	Upto ₹ 30,000/-		
H. PART PREPAYMENT/ FORECLOSURE CHARGES *			
Pre-Payment / Part Prepayment / Foreclosure Charges	. The same shall be as per below table: -		
Borrower Category	Loan Type	Pre-Payment / Part Prepayment / Foreclosure Charges (loan sanctioned or renewed on or after January 1, 2026)	Pre-Payment / Part Prepayment / Foreclosure Charges (loan sanctioned before January 1, 2026)
Individual Borrowers	Floating Rate (Non-Business purposes)	Nil	Nil
	Fixed Rate (Any purpose)	5% of the Principal Foreclosed Amount	5% of the Principal Foreclosed Amount
Individuals & MSEs	Floating Rate (Business Purposes (up to ₹50 Lakh sanctioned limit)	NIL	5% of the Principal Foreclosed Amount
	Floating Rate (Business Purposes sanctioned amount more than 50 lakhs)	5% of the Principal Foreclosed Amount	5% of the Principal Foreclosed Amount
	Fixed Rate (Any purpose)	5% of the Principal Foreclosed Amount	5% of the Principal Foreclosed Amount
Other Borrowers	All other borrowers, except those specifically identified above (unless specified otherwise)	5% of the Principal Foreclosed Amount	5% of the Principal Foreclosed Amount
<p><i>*The above prepayment / part prepayment and foreclosure charges are subject to the applicable regulatory requirements and directions prescribed by Reserve Bank of India on pre-payment / foreclosure charges on Loans/Facility from time to time.</i></p> <p><i>*For Dual/Special rate loans charges will depend on whether the loan is on floating rate at the time of pre-payment as per the Direction.</i></p>			

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
Demand Draft Cancellation Charges	₹ 500
Cash Collection Charges	1% of the Receipt / Collected Amount
Stamp Duty Charges	At Actuals
Foreclosure Letter Issuance Charges	₹ 500
CERSAI Security Creation Charges (each Property)	₹ 500
Cheque / 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
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 Amount if any.
Document Retrieval Charges	₹ 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)
<p><i>* 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.</i></p>	

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

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