

Schedule of Charges w.e.f. April 1 2026

Schedule of Charges (“SOC”) – Equipment Backed Loans			
Type of transaction		Charges (in ₹)	
A. LOAN PROCESSING FEE			
Processing Fees		Upto 5% of the loan amount applied (Non-Refundable)	
Application Fees		Upto 1,00,000/-	
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)	6 % of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement
Individuals & MSEs	Floating Rate (Business Purposes (up to ₹50 Lakh sanctioned limit)	NIL	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement
	Floating Rate (Business Purposes sanctioned amount more than 50 lakhs)	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement
	Fixed Rate (Any purpose)	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal

		5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement	5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement
Other Borrowers	All other borrowers, except those specifically identified above (unless specified otherwise)	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement

**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.*

**For Dual/Special rate loans charges will depend on whether the loan is on floating or fixed rate at the time of pre-payment as per the Direction.*

C. OTHER CHARGES	
Legal and Litigation Charges	Charges for notices issued for litigation : INR 500/- per notice Arbitration Charges: INR 3000/- Interim Order passed, if any; INR 1500/- Complaint filed under NIAct/ PASA Act: INR 5000/- Application filed under section 11 of Arbitration & Conciliation Act: INR 25,000/- and Arbitrator's Cost on Actuals Application filed under section 9 of the Arbitration & Conciliation Act: INR 25,000/- Asset Verification Process: INR 5,000/- Legal Manager Visit: INR 5,000/- Auction charges at actual Any other expenses, shall be charged on actual
Technical Valuation Charges	Upto 1 % of the Sanctioned Amount
Legal Evaluation Charges	Upto 1 % of the Sanctioned Amount
Asset Verification Charges	Upto 2000/- per asset
Demand Draft Cancellation Charges	₹ 500
Cash Collection Charges	1% of the Receipt / Collected Amount
Collection Field visit charges	₹ 999 per month if agent has to visit for collection
Stamp Duty Charges	At Actuals
Foreclosure Letter Issuance Charges	₹ 1000 per letter
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	₹ 2,000/-
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
Loan account maintenance charges	1,500/- per annum

Collateral Insurance	At actuals
ROC Charge Creation (Where property is owned by Private Ltd, Limited or LLP)	ROC fee reimbursement on actuals and professional charges 1500/-
Collateral Monitoring charges for fresh property valuation after 18 months	On actuals
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)
Financial / Non-financial Covenant Breach / Penal charges	As mentioned in the sanction letter
<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 and may be changed from time to time by Protium which will be available on PROTIUM FINANCE LIMITED's website.</i></p>	

Schedule of Charges w.e.f. April 1, 2026

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)	6% if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement
Individuals & MSEs	Floating Rate (Business Purposes (up to ₹50 Lakh sanctioned limit))	NIL	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement
	Floating Rate (Business Purposes sanctioned amount more than 50 lakhs)	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement

	Fixed Rate (Any purpose)	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement
Other Borrowers	All other borrowers, except those specifically identified above (unless specified otherwise)	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement

*s*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.*

**For Dual/Special rate loans charges will depend on whether the loan is on floating or fixed rate at the time of pre-payment as per the Direction.*

F. OTHER CHARGES	
Legal and Litigation Charges	Charges for notices issued for litigation : INR 500/- per notice Arbitration Charges: INR 3000/- Interim Order passed, if any; INR 1500/- Complaint filed under NIAct/ PASA Act: INR 5000/- Application filed under section 11 of Arbitration & Conciliation Act: INR 25,000/- and Arbitrator's Cost on Actuals Application filed under section 9 of the Arbitration & Conciliation Act: INR 25,000/- Asset Verification Process: INR 5,000/- Legal Manager Visit: INR 5,000/- Auction charges at actual Any other expenses, shall be charged on actual
Asset Verification Charges	Upto 2000/- per asset
Demand Draft Cancellation Charges	₹ 500
Cash Collection Charges	1% of the Receipt / Collected Amount
Collection Field visit charges	₹ 999 per month if agent has to visit for collection
Stamp Duty Charges	At Actuals
Foreclosure Letter Issuance Charges	₹ 1000 per letter
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	₹ 2,000/-
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	Upto 2% of outstanding principal amount

re-scheduling of loan repayment terms, addition/ deletion of co-borrower(s), etc.	
Document Retrieval Charges	₹ 2000
Loan Cancellation Charges	₹ 10,000 + rate of interest from the date of disbursement till date of request for cancellation
Loan account maintenance charges	1000/- per annum
Delayed Instalment Payment Charges	3% pm on Instalment overdue (non- compounding)
Financial / Non-financial Covenant Breach / Penal charges	As mentioned in the sanction letter
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Schedule of Charges w.e.f. April 1, 2026

Schedule of Charges (“SOC”) – Property backed Loans			
Type of transaction		Charges (in ₹)	
G. LOAN PROCESSING FEE			
Processing Fees		Upto 5% of the loan amount applied (Non-Refundable)	
Application Fees		Upto ₹ 100,000/-	
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)	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement
Individuals & MSEs	Floating Rate (Business Purposes (up to ₹50 Lakh sanctioned limit)	NIL	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement
	Floating Rate (Business Purposes sanctioned amount more than 50 lakhs)	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement

	Fixed Rate (Any purpose)	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement
Other Borrowers	All other borrowers, except those specifically identified above (unless specified otherwise)	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement	6% of the Principal Foreclosed Amount if foreclosed within 24 months of disbursal 5% of the Principal Foreclosed Amount if foreclosed post 24 months from disbursement

***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.**

***For Dual/Special rate loans charges will depend on whether the loan is on floating or fixed rate at the time of pre-payment as per the Direction.**

I. OTHER CHARGES

Legal and Litigation Charges	Charges for notices issued for litigation : INR 500/- per notice Arbitration Charges: INR 3000/- Interim Order passed, if any; INR 1500/- Complaint filed under NIAct/ PASA Act: INR 5000/- Application filed under section 11 of Arbitration & Conciliation Act: INR 25,000/- and Arbitrator's Cost on Actuals Application filed under section 9 of the Arbitration & Conciliation Act: INR 25,000/- Asset Verification Process: INR 5,000/- Legal Manager Visit: INR 5,000/- Auction charges at actual Any other expenses, shall be charged on actual
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
Collection Field visit charges	₹ 999 per month if agent has to visit for collection
Stamp Duty Charges	At Actuals
Foreclosure Letter Issuance Charges	₹ 1000 per letter
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	₹ 2,000/-
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.
Loan account maintenance charges	1,500/- per annum
Collateral Insurance	At actuals
ROC Charge Creation (Where property is owned by Private Ltd , Limited or LLP)	ROC fee reimbursement on actuals and professional charges 1500/-.
Collateral Monitoring charges for fresh property valuation after 18 months	On actuals
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)
Financial / Non-financial Covenant Breach / Penal charges	As mentioned in the sanction letter.
* 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.	

(Schedule of Charges w.e.f.April 1, 2026)

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
Collection Charges	At Actuals
Commitment Charges	Nil
Litigation Charges	Charges for notices issued for litigation : INR 500/- per notice Arbitration Charges: INR 3000/- Interim Order passed, if any; INR 1500/- Complaint filed under NIAct/ PASA Act: INR 5000/- Application filed under section 11 of Arbitration & Conciliation Act: INR 25,000/- and Arbitrator's Cost on Actuals Application filed under section 9 of the Arbitration & Conciliation Act: INR 25,000/- Asset Verification Process: INR 5,000/- Legal Manager Visit: INR 5,000/- Auction charges at actual Any other expenses, shall be charged on actual
Stamp Duty Charges	At Actuals
Delayed Instalment Payment Charges	2% pm on Instalment overdue (non- compounding)
Foreclosure Letter Issuance Charges	Rs. 1000/- per letter plus applicable taxes
CERSAI Security Creation Charges	Rs. 500 plus applicable taxes
Loan account maintenance charges	1,500/- per annum
ROC Charge Creation (Where property is owned by Private Ltd , Limited or LLP)	ROC fee reimbursement on actuals and professional charges 1500/-
Financial / Non-financial Covenant Breach / Penal charges	As per sanction letter