UGRO CAPITAL

<table>
<tr><th>Schedule of Charges
(SOC)</th><th colspan="2">Secured Loans (Sanjeevani & Saathi)*</th></tr>
<tr><td>Processing Fees</td><td colspan="2">Upto 4% of the loan amount sanctioned. This is a non-refundable fee</td></tr>
<tr><td>File Charges / Initial Money Deposit (IMD)</td><td colspan="2">Upto Rs. 5900/- (GST included). This is a non-refundable fee</td></tr>
<tr><td>Document Handling and RCU charges</td><td colspan="2">NA</td></tr>
<tr><td>Foreclosure Charges</td><td colspan="2">6% of Principal outstanding</td></tr>
<tr><td rowspan="2">Pre/Part loan payment</td><td>Pre-payment is done up to a maximum of 25%of Principal outstanding AND within 12 months of loan disbursal date</td><td>4% of outstanding being pre-paid</td></tr>
<tr><td>Pre-payment is done above 25% of Principal outstanding within OR after 12 months of loandisbursal date & Pre-payments after 12 months of loan disbursal date</td><td>6% of outstanding being pre-paid</td></tr>
<tr><td>MOD Registration expenses</td><td colspan="2">Actuals to be borne by customer</td></tr>
<tr><td>Stamp Duty and Documentation charges</td><td colspan="2">Actuals to be borne by customer</td></tr>
<tr><td>EC</td><td colspan="2">Actuals to be borne by customer</td></tr>
<tr><td>PDC / ECS / NACH Bounce Charges / per transaction</td><td colspan="2">Rs. 1250</td></tr>
<tr><td>Repayment instrument change/ swap charges</td><td colspan="2">Rs. 1000</td></tr>
<tr><td>EMI repayment cycle date change (In addition to these, Gap interest will also apply)</td><td colspan="2">Rs. 1000</td></tr>
<tr><td>Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc</td><td colspan="2">Upto 2% of Outstanding Principal amount</td></tr>
<tr><td>Lock in period</td><td colspan="2">A lock-in period will be applicable on the loan until the first twelve (12) EMIs are fully paid (Pre-EMI will not be considered in EMI), during which the Borrower shall not be entitled to make part prepayment or foreclosure unless otherwise specifically approved or permitted by the Lender, at its sole discretion, subject to payment of the applicable charges as mentioned above.</td></tr>
<tr><td>Issuance of duplicate income tax certificate</td><td colspan="2">Rs. 500</td></tr>
<tr><td>Issuance of Duplicate No objection certificate (NOC)</td><td colspan="2">Rs. 500</td></tr>
<tr><td>Duplicate Statement of Accounts (SOA)</td><td colspan="2">Rs. 500</td></tr>
<tr><td>Document retrieval</td><td colspan="2">Rs. 1000</td></tr>
<tr><td>Loan Cancellation Charges (and reversal of accounting charges)</td><td colspan="2">INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursementto date of request of cancellation)</td></tr>
<tr><td>Penal Charges</td><td colspan="2">3% per month on instalment overdue</td></tr>
<tr><td>Legal Verification Charges</td><td colspan="2">At actuals</td></tr>
<tr><td>Technical Verification Charges/ valuation</td><td colspan="2">At actuals</td></tr>
<tr><td>Cersai Charges</td><td colspan="2">Rs. 500</td></tr>
<tr><td>Issuance of duplicate interest certificate</td><td colspan="2">Rs. 500</td></tr>
<tr><td>Statement of Account (Manual)</td><td colspan="2">Rs. 750</td></tr>
<tr><td>List of Documents</td><td colspan="2">Rs. 1250</td></tr>
<tr><td>Foreclosure Statement</td><td colspan="2">Rs. 1000</td></tr>
<tr><td>Renewal Charges / Renewal of the limit</td><td colspan="2">NA</td></tr>
<tr><td>Tranche release charges</td><td colspan="2">NA</td></tr>
<tr><td>RTO transfer charges</td><td colspan="2">NA</td></tr>
<tr><td>Duplicate RC issuance charges</td><td colspan="2">NA</td></tr>
<tr><td>No utilisation charges (under Credit Limit)</td><td colspan="2">NA</td></tr>
<tr><td>Tranche release charges (under Credit Limit)</td><td colspan="2">NA</td></tr>
<tr><td>Overutilization charges (under Credit Limit)</td><td colspan="2">NA</td></tr>
<tr><td>Field collection charges per EMI</td><td colspan="2">NA</td></tr>
<tr><td>LITIGATION CHARGES</td><td colspan="2">Debit basis actual</td></tr>
</table>

***Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.**

***Schedule of Charges are w.e.f 18th March 2026. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail, unless otherwise agreed.**

<table>
<tr><th>Schedule of Charges
(SOC)</th><th colspan="2">Unsecured Loans
(Sanjeevani, Doctor's program and Small Business Loan)*</th></tr>
<tr><td>Processing Fees</td><td colspan="2">Upto 4% of the loan amount sanctioned. This is a non-refundable fee</td></tr>
<tr><td>File Charges / Initial Money Deposit (IMD)</td><td colspan="2">NA</td></tr>
<tr><td>Document Handling and RCU charges</td><td colspan="2">NA</td></tr>
<tr><td>Foreclosure Charges</td><td colspan="2">6% of Principal outstanding for loan foreclosed within 12 months of loan disbursal date
and
5% of Principal outstanding for loan foreclosed after 12 months of loan disbursal date</td></tr>
<tr><td rowspan="2">Pre/Part loan payment</td><td>For Pre-payment within 12 monthsof loan disbursal date</td><td>6% of the outstanding being pre-paid</td></tr>
<tr><td>For Pre-payment after 12 months ofloan disbursal date</td><td>5% of the outstanding being pre-paid</td></tr>
<tr><td>MOD Registration expenses</td><td colspan="2">NA</td></tr>
<tr><td>Stamp Duty and Documentation charges</td><td colspan="2">Actuals to be borne by customer</td></tr>
<tr><td>EC</td><td colspan="2">NA</td></tr>
<tr><td>PDC / ECS / NACH Bounce Charges / per transaction</td><td colspan="2">Rs. 1250</td></tr>
<tr><td>Repayment instrument change/ swap charges</td><td colspan="2">Rs. 1000</td></tr>
<tr><td>EMI repayment cycle date change (In addition to these, Gap interest will also apply)</td><td colspan="2">Rs. 1000</td></tr>
<tr><td>Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc</td><td colspan="2">Upto 2% of Outstanding Principal amount (as on the date of transaction)</td></tr>
<tr><td>Lock in Period</td><td colspan="2">A lock-in period will be applicable on the loan until the first twelve (12) EMIs are fully paid (Pre-EMI will not be considered in EMI), during which the Borrower shall not be entitled to make part prepayment or foreclosure unless otherwise specifically approved or permitted by the Lender, at its sole discretion, subject to payment of the applicable charges as mentioned above.</td></tr>
<tr><td>Issuance of duplicate income tax certificate</td><td colspan="2">Rs. 500</td></tr>
<tr><td>Issuance of Duplicate No objection certificate (NOC)</td><td colspan="2">Rs. 500</td></tr>
<tr><td>Duplicate Statement of Accounts (SOA)</td><td colspan="2">Rs. 500</td></tr>
<tr><td>Document retrieval</td><td colspan="2">Rs. 1000</td></tr>
<tr><td>Loan Cancellation Charges (and reversal of accounting charges)</td><td colspan="2">INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement todate of request of cancellation)</td></tr>
<tr><td>Penal Charges</td><td colspan="2">3% per month on instalment overdue</td></tr>
<tr><td>Legal Verification Charges</td><td colspan="2">NA</td></tr>
<tr><td>Technical Verification Charges/ valuation</td><td colspan="2">NA</td></tr>
<tr><td>Cersai Charges</td><td colspan="2">NA</td></tr>
<tr><td>Issuance of duplicate interest certificate</td><td colspan="2">Rs. 500</td></tr>
<tr><td>Statement of Account (Manual)</td><td colspan="2">Rs. 750</td></tr>
<tr><td>List of Documents</td><td colspan="2">Rs. 1250</td></tr>
<tr><td>Foreclosure Statement</td><td colspan="2">Rs. 1000</td></tr>
<tr><td>Renewal Charges / Renewal of the limit</td><td colspan="2">NA</td></tr>
<tr><td>Tranche release charges</td><td colspan="2">NA</td></tr>
<tr><td>RTO transfer charges</td><td colspan="2">NA</td></tr>
<tr><td>Duplicate RC issuance charges</td><td colspan="2">NA</td></tr>
<tr><td>No utilisation charges (under Credit Limit)</td><td colspan="2">NA</td></tr>
<tr><td>Tranche release charges (under Credit Limit)</td><td colspan="2">NA</td></tr>
<tr><td>Overutilization charges (under Credit Limit)</td><td colspan="2">NA</td></tr>
<tr><td>Field collection charges per EMI</td><td colspan="2">NA</td></tr>
<tr><td>LITIGATION CHARGES</td><td colspan="2">Debit basis actual</td></tr>
</table>

***Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.**

*** Schedule of Charges are w.e.f 18th March 2026. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail, unless otherwise agreed.**

Schedule of Charges (SOC)	Unsecured Loans (Co-lending (CLM-1) with MAS Financial Services Limited)*
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee
File Charges / Initial Money Deposit (IMD)	NA
Document Handling and RCU charges	NA
Foreclosure Charges	4% of principal outstanding
Pre/Part loan payment charges	4% of principal outstanding being pre-paid
MOD Registration expenses	NA
Stamp Duty and Documentation charges	Actuals to be borne by customer
EC	NA
PDC / ECS / NACH Bounce Charges / per transaction	Rs. 1250
Repayment instrument change/ swap charges	Rs. 1000
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	Rs. 1000
Modification of loan terms after first disbursement including but not limitedto re - scheduling of loan repayment term, addition/ deletion of coborrowersetc	Upto 2% of Outstanding Principal amount (as on the date of transaction)
Lock in Period	A lock-in period will be applicable on the loan until the first twelve (12) EMIs are fully paid (Pre-EMI will not be considered in EMI), during which the Borrower shall not be entitled to make part prepayment or foreclosure unless otherwise specifically approved or permitted by the Lender, at its sole discretion, subject to payment of the applicable charges as mentioned above.
Issuance of duplicate income tax certificate	Rs. 500
Issuance of Duplicate No objection certificate (NOC)	Rs. 500
Duplicate Statement of Accounts (SOA)	Rs. 500
Document retrieval	Rs. 1000
Loan Cancellation Charges (and reversal of accounting charges)	INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement todate of request of cancellation)
Penal Charges	**3% per month on instalment overdue**
Legal Verification Charges	NA
Technical Verification Charges/ valuation	NA
Cersai Charges	NA
Issuance of duplicate interest certificate	500
Statement of Account (Manual)	Rs. 750
List of Documents	Rs. 1250
Foreclosure Statement	Rs. 1000
Renewal Charges / Renewal of the limit	NA
Tranche release charges	NA
RTO transfer charges	NA
Duplicate RC issuance charges	NA
No utilisation charges (under Credit Limit)	NA
Tranche release charges (under Credit Limit)	NA
Overutilization charges (under Credit Limit)	NA
Field collection charges per EMI	NA
LITIGATION CHARGES	Debit basis actual

***Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.**

*** Schedule of Charges are w.e.f 18th March 2026. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail, unless otherwise agreed.**

Schedule of Charges (SOC)	Unsecured Loans (Co-lending (CLM-1) with Mahindra & Mahindra Financial Services Limited)*
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee
File Charges / Initial Money Deposit (IMD)	NA
Document Handling and RCU charges	NA
Foreclosure Charges	6% of Principal outstanding
Pre/Part loan payment	6% of Principal outstanding being pre-paid
MOD Registration expenses	NA
Stamp Duty and Documentation charges	Actuals to be borne by customer
EC	NA
PDC / ECS / NACH Bounce Charges / per transaction	Rs. 1250
Repayment instrument change/ swap charges	Rs. 1000
EMI repayment cycle date change (In addition to these, Gap interest will alsoapply)	Rs. 1000
Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowersetc	Upto 2% of Outstanding Principal amount (as on the date of transaction)
Lock in Period	A lock-in period will be applicable on the loan until the first twelve (12) EMIs are fully paid (Pre-EMI will not be considered in EMI), during which the Borrower shall not be entitled to make part prepayment or foreclosure unless otherwise specifically approved or permitted by the Lender, at its sole discretion, subject to payment of the applicable charges as mentioned above.
Issuance of duplicate income tax certificate	Rs. 500
Issuance of Duplicate No objection certificate (NOC)	Rs. 500
Duplicate Statement of Accounts (SOA)	Rs. 500
Document retrieval	Rs. 1000
Loan Cancellation Charges (and reversal of accounting charges)	INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of cancellation)
Penal Charges	**3% per month on instalment overdue**
Legal Verification Charges	NA
Technical Verification Charges/ valuation	NA
Cersai Charges	NA
Issuance of duplicate interest certificate	Rs. 500
Statement of Account (Manual)	Rs. 750
List of Documents	Rs. 1250
Foreclosure Statement	Rs. 1000
Renewal Charges / Renewal of the limit	NA
Tranche release charges	NA
RTO transfer charges	NA
Duplicate RC issuance charges	NA
No utilisation charges (under Credit Limit)	NA
Tranche release charges (under Credit Limit)	NA
Overutilization charges (under Credit Limit)	NA
Field collection charges per EMI	NA
LITIGATION CHARGES	Debit basis actual

*Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.

* Schedule of Charges are w.e.f 18th March 2026. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail, unless otherwise agreed.

<table>
<tr><th>Schedule of Charges (SOC)</th><th colspan="2">GRO Micro (Secured)*</th></tr>
<tr><td>Processing Fees</td><td colspan="2">Upto 4% of the loan amount sanctioned. This is a non-refundable fee</td></tr>
<tr><td>File Charges / Initial Money Deposit (IMD)</td><td colspan="2">Rs. 2000/- This is a non-refundable fee. (Max capping upto Rs.5000/- + GST)</td></tr>
<tr><td>Document Handling and RCU charges</td><td colspan="2">Upto Rs. 3000/- This is a non-refundable fee.</td></tr>
<tr><td>Foreclosure Charges</td><td colspan="2">6% of Principal outstanding for loan foreclosed within 12 months of loan disbursal date
&
4% of Principal outstanding for loan foreclosed after 12 months of loan disbursal date</td></tr>
<tr><td rowspan="2">Pre/Part loan payment</td><td>For Pre-payment within 12 months of loan disbursal date</td><td>6% of the outstanding being pre-paid</td></tr>
<tr><td>For Pre-payment after 12 months of loan disbursal date</td><td>4% of the outstanding being pre-paid</td></tr>
<tr><td>MOD Registration expenses</td><td colspan="2">Actuals to be borne by customer</td></tr>
<tr><td>Stamp Duty and Documentation charges</td><td colspan="2">Actuals to be borne by customer</td></tr>
<tr><td>EC</td><td colspan="2">Actuals to be borne by customer</td></tr>
<tr><td>PDC / ECS / NACH Bounce Charges / per transaction</td><td colspan="2">Rs. 1250</td></tr>
<tr><td>Repayment instrument change/ swap charges</td><td colspan="2">Rs. 1000</td></tr>
<tr><td>EMI repayment cycle date change (In addition to these, Gap interest will also apply)</td><td colspan="2">Rs. 1000</td></tr>
<tr><td>Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc</td><td colspan="2">Upto 2% of outstanding principal amount</td></tr>
<tr><td>Lock in Period</td><td colspan="2">A lock-in period will be applicable on the loan until the first twelve (12) EMIs are fully paid (Pre-EMI will not be considered in EMI), during which the Borrower shall not be entitled to make part prepayment or foreclosure unless otherwise specifically approved or permitted by the Lender, at its sole discretion, subject to payment of the applicable charges as mentioned above.</td></tr>
<tr><td>Issuance of duplicate income tax certificate</td><td colspan="2">Rs. 500</td></tr>
<tr><td>Issuance of Duplicate No objection certificate (NOC)</td><td colspan="2">Rs. 500</td></tr>
<tr><td>Duplicate Statement of Accounts (SOA)</td><td colspan="2">Rs. 500</td></tr>
<tr><td>Document retrieval</td><td colspan="2">Rs. 1000</td></tr>
<tr><td>Loan Cancellation Charges (and reversal of accounting charges)</td><td colspan="2">INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of cancellation)</td></tr>
<tr><td>Penal Charges</td><td colspan="2">3% per month on instalment overdue</td></tr>
<tr><td>Legal / Technical Verification Charges</td><td colspan="2">INR 3000 (for 1 property)
INR 2000 (for each property)</td></tr>
<tr><td>Cersai Charges (per asset)</td><td colspan="2">Rs. 500</td></tr>
<tr><td>Issuance of duplicate interest certificate</td><td colspan="2">Rs. 500</td></tr>
<tr><td>Statement of Account (Manual)</td><td colspan="2">Rs. 750</td></tr>
<tr><td>List of Documents</td><td colspan="2">Rs. 1250</td></tr>
<tr><td>Foreclosure Statement</td><td colspan="2">Rs. 1000</td></tr>
<tr><td>Field collection charges per EMI</td><td colspan="2">Up to INR 250</td></tr>
<tr><td>LITIGATION CHARGES</td><td colspan="2">Debit basis actual</td></tr>
</table>

***Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.**

*** Schedule of Charges are w.e.f 18^{th} March 2026. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail, unless otherwise agreed.**

Schedule of Charges (SOC)	GRO Micro (Unsecured)*
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee
File Charges / Initial Money Deposit (IMD)	Upto Rs. 1000/- This is a non-refundable fee.
Document Handling and RCU charges	Upto INR 3000/- This is a non-refundable fee.
Foreclosure Charges	6% of Principal outstanding for loan foreclosed within 12 months of loan disbursal date and 5% of Principal outstanding for loan foreclosed after 12 months of loan disbursal date
Pre/Part loan payment	For Pre-payment within 12 months of loan disbursal date: 6% of the outstanding being pre-paid
Pre/Part loan payment	For Pre-payment after 12 monthsof loan disbursal date: 5% of the outstanding being pre-paid
MOD Registration expenses	NA
Stamp Duty and Documentation charges	Actuals to be borne by customer
EC	NA
PDC / ECS / NACH Bounce Charges / per transaction	Rs. 1250
Repayment instrument change/ swap charges	Rs. 1000
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	Rs. 1000
Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc	Upto 2% of outstanding principal amount(as on date of transaction)
Lock in Period	A lock-in period will be applicable on the loan until the first twelve (12) EMIs are fully paid (Pre-EMI will not be considered in EMI), during which the Borrower shall not be entitled to make part prepayment or foreclosure unless otherwise specifically approved or permitted by the Lender, at its sole discretion, subject to payment of the applicable charges as mentioned above.
Issuance of duplicate income tax certificate	Rs. 500
Issuance of Duplicate No objection certificate (NOC)	Rs. 500
Duplicate Statement of Accounts (SOA)	Rs. 500
Document retrieval	Rs. 1000
Loan Cancellation Charges (and reversal of accounting charges)	INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of cancellation)
Penal Charges	**3% per month on instalment overdue**
Legal / Technical Verification Charges	NA
Cersai Charges	NA
Issuance of duplicate interest certificate	Rs. 500
Statement of Account (Manual)	Rs. 750
List of Documents	Rs. 1250
Foreclosure Statement	Rs. 1000
Field collection charges per EMI	Up to INR 250
LITIGATION CHARGES	Debit basis actual

***Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.**

*** Schedule of Charges are w.e.f 18th March 2026. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail, unless otherwise agreed.**

Schedule of Charges (SOC)	Plant & Machinery Loan, Roof Top Solar, and Electric Vehicle (EV)*	
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee	
File Charges / Initial Money Deposit (IMD)	2950/- (GST included). This is a non-refundable fee. (Max capping upto Rs.5000/- + GST)	
Document Handling and RCU charges	NA	
Foreclosure Charges	6% of Principal outstanding for loan foreclosed within 12 months of loan disbursal date & 4% of Principal outstanding for loan foreclosed after 12 months of loan disbursal date	
Pre/Part loan payment	Pre-payment is done up to a maximum of 25% of Principal outstanding AND within 12 months of loan disbursal date	4% of outstanding being pre-paid
	Pre-payment is done above 25% of Principal outstanding within OR after 12 months of loan disbursal date & Pre-payments after 12 months of loan disbursal date	6% of outstanding being pre-paid
MOD Registration expenses	NA	
Stamp Duty and Documentation charges	Actuals to be borne by customer	
EC	NA	
PDC / ECS / NACH Bounce Charges / per transaction	Rs. 1250	
Repayment instrument change/ swap charges	Rs. 1000	
EMI repayment cycle date change (In addition to these, Gap interest willalso apply)	Rs. 1000	
Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of co-borrowers etc	Upto 2% of outstanding principal amount	
Lock in Period	A lock-in period will be applicable on the loan until the first twelve (12) EMIs are fully paid (Pre-EMI will not be considered in EMI), during which the Borrower shall not be entitled to make part prepayment or foreclosure unless otherwise specifically approved or permitted by the Lender, at its sole discretion, subject to payment of the applicable charges as mentioned above.	
Issuance of duplicate income tax certificate	Rs. 500	
Issuance of Duplicate No objection certificate (NOC)	Rs. 500	
Duplicate Statement of Accounts (SOA)	Rs. 500	
Document retrieval	Rs. 1000	
Loan Cancellation Charges (and reversal of accounting charges)	INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of cancellation)	
Penal Charges	**3% per month on instalment overdue**	
Legal Verification Charges	At Actuals	
Technical Verification Charges/ valuation	At Actuals	
Cersai Charges	Rs. 500	
Issuance of duplicate interest certificate	Rs. 500	
Statement of Account (Manual)	Rs. 750	
List of Documents	Rs. 1250	
Foreclosure Statement	Rs. 1000	
Renewal Charges / Renewal of the limit	NA	
Tranche release charges	NA	
RTO transfer charges	Rs. 10,000 (May vary geographically from RTO to RTO)	
Duplicate RC issuance charges	Rs.10,000 (May vary geographically from RTO to RTO)	
No utilisation charges (under Credit Limit)	NA	
Tranche release charges (under Credit Limit)	NA	
Overutilization charges (under Credit Limit)	NA	
Field collection charges per EMI	NA	
LITIGATION CHARGES	Debit basis actual	

*Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.

* Schedule of Charges are w.e.f 18th March 2026. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail, unless otherwise agreed.

Schedule of Charges (SOC)	Supply Chain Finance*
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee
File Charges / Initial Money Deposit (IMD)	NA
Document Handling and RCU charges	NA
Foreclosure Charges	NA
Pre/Part loan payment	NA
MOD Registration expenses	NA
Stamp Duty and Documentation charges	Actuals to be borne by customer
EC	NA
PDC / ECS / NACH Bounce Charges / per transaction	Rs. 1250
Repayment instrument change/ swap charges	Rs. 1000
EMI repayment cycle date change (In addition to these, Gap interestwill also apply)	Rs. 1000
Modification of loan terms after first disbursement including but notlimited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc	Upto 2% of outstanding principal amount
Issuance of duplicate income tax certificate	Rs. 500
Issuance of Duplicate No objection certificate (NOC)	Rs. 500
Duplicate Statement of Accounts (SOA)	Rs. 500
Document retrieval	Rs. 1000
Loan Cancellation Charges (and reversal of accounting charges)	INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of cancellation)
Penal Charges	**3% per month on instalment overdue**
Legal Verification Charges	NA
Technical Verification Charges/ valuation	NA
Cersai Charges	Rs. 500
Issuance of duplicate interest certificate	Rs. 500
Statement of Account (Manual)	Rs. 750
List of Documents	Rs. 1250
Foreclosure Statement	Rs. 1000
Renewal Charges / Renewal of the limit	NA
Tranche release charges	upto 0.50% of the tranche value
RTO transfer charges	NA
Duplicate RC issuance charges	NA
No utilisation charges (under Credit Limit)	NA
Tranche release charges (under Credit Limit)	NA
Overutilization charges (under Credit Limit)	NA
Field collection charges per EMI	NA
LITIGATION CHARGES	Debit basis actual

***Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.**

*** Schedule of Charges are w.e.f 18th March 2026. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail, unless otherwise agreed.**

Schedule of Charges (SOC)	GRO X
Penal Charges	Upto 42% p.a. on overdue amount, accrued on daily basis
NACH Bounce / Return Charges	₹1,250, capped up to 3 bounces per calendar month
Cheque Return Charges	Upto ₹500 + applicable GST
Cheque Swapping Charges	Upto ₹500 + applicable GST per swap
Collection / Pickup Charges	As per actuals + applicable taxes
Loan Cancellation / Reschedule Charges	Upto ₹1,000 + applicable GST
Duplicate Statement / Repayment Schedule / NOC / No Dues Certificate	Upto ₹300 + applicable GST per instance
EDI Date Change	Upto ₹200 + applicable GST
NACH Mandate Re-processing / Pickup	Upto ₹200 + applicable GST
Foreclosure Charges	Upto 4% of outstanding principal + applicable GST
Legal Collection & Incidental Charges	As per actuals + applicable taxes
Stamp Duty & Other Statutory Charges	As per applicable law
Documentation Charges	Upto ₹750 + applicable GST

Schedule of Charges (SOC)	Micro Home Loan (Secured)*
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee
File Charges / Initial Money Deposit (IMD)	Rs. 2000/- This is a non-refundable fee.
Document Handling and RCU charges	Upto Rs. 3000/- This is a non-refundable fee.
Foreclosure Charges	Nil – No Foreclosure Charges
Pre/Part loan payment	Nil – No pre/part payment charges
MOD Registration expenses	Actuals to be borne by customer
Stamp Duty and Documentation charges	Actuals to be borne by customer
EC	Actuals to be borne by customer
PDC / ECS / NACH Bounce Charges / per transaction	Rs. 1250
Repayment instrument change/ swap charges	Rs. 1000
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	Rs. 1000
Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc	Upto 2% of outstanding principal amount
Lock in Period	No Lock-in period on floating rate Home Loans.
Issuance of duplicate income tax certificate	Rs. 500
Issuance of Duplicate No objection certificate (NOC)	Rs. 500
Duplicate Statement of Accounts (SOA)	Rs. 500
Document retrieval	Rs. 1000
Loan Cancellation Charges (and reversal of accounting charges)	INR 20,000/- + (Sanction Limit X rate of interest X No of days from date of disbursement to date of request of cancellation)
Penal Charges	**3% per month on instalment overdue**
Legal / Technical Verification Charges	INR 3000 (for 1 property) INR 2000 (for each additional property)
Cersai Charges (per asset)	500
Issuance of duplicate interest certificate	500
Statement of Account (Manual)	Rs. 750
List of Documents	Rs. 1250
Foreclosure Statement	Rs. 1000
Field collection charges per EMI	Up to INR 250
LITIGATION CHARGES	Debit basis actual

***Please note that the above fee and charges are exclusive of GST, education cess and other government taxes, levies etc.**

*** Schedule of Charges are w.e.f 1st June 2026. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail, unless otherwise agreed.**