

**Schedule of Fees & Charges:**

Sr. No.	Fee & Charges*	Amount
1.	Bounce Charges	₹ 500 for every Cheque/ Payment Instrument/ ECS Dishonour plus GST
2.	Instrument swap Charges	₹ 500 per swap plus GST
3.	Late Payment Penal (LPP) Interest	24% pa on Secured, 36% pa on Unsecured over and above ROI of each loan with 5 Days Grace
4.	Prepayment Charges	<u>Secured Loan:</u> <ul style="list-style-type: none"><li>• Less than 1 Year of aging: No Prepayment Allowed</li><li>• Less than 2 Year Aging<ul style="list-style-type: none"><li>○ Prepayment Upto 25% of current POS within one Financial year: 1%</li><li>○ Prepayment above 25% of current POS within one Financial year: 3%</li></ul></li><li>• Greater than 2 Year Aging<ul style="list-style-type: none"><li>○ Prepayment Upto 25% of current POS within one Financial year: 0%</li><li>○ Prepayment above 25% of current POS: 1%</li></ul></li></ul> <u>Unsecured:</u> <ul style="list-style-type: none"><li>• Less than 6 months Ageing: No Prepayment Allowed</li><li>• Greater than 6 months: 2% upto 25% only in a period of 6 months</li></ul>
5.	Foreclosure Charges	<u>Secured Loan:</u> <ul style="list-style-type: none"><li>• Less than 1 Year of aging: No Foreclosure Allowed</li><li>• Less than 3 Year: 4% of current POS</li><li>• Between 3- 5 Year: 2% of current POS</li><li>• Greater than 5 Year: 1% of current POS</li></ul> <u>Unsecured:</u> <ul style="list-style-type: none"><li>• Less than 6 months Ageing: No Foreclosure Allowed</li><li>• Greater than 6 months: 5% of current POS</li></ul>
6.	Initial Money Deposit (IMD)	Application Processing Charges of INR 7000 or INR 11000 or on actual (GST inclusive) depending on the transaction complexity
7.	Loan Cancellation Charges	Collected IMD Amount
8.	Loan Statement Charges	Nil for every financial year, Rs 500 plus GST for second time onwards
9.	Duplicate NOC Charges	₹ 250 plus GST
10.	Legal Charges	At Actuals
11.	Demand Draft Charges	At Actuals
12.	Demand Draft Cancellation Charges	₹ 500 plus GST
13.	ROI Conversion	<ul style="list-style-type: none"><li>• Upto ₹ 25 Lakh POS - ₹ 2,500 plus GST</li><li>• Above ₹ 25 Lakh POS - ₹ 5,000 plus GST</li></ul>
14.	Personal Visit Charges	₹ 500 plus GST
15.	Cash collection charges	1% of collected/receipt amount
16.	Loan Foreclosure Letter Charges	₹ 300 plus GST
17.	Document Holding Fee	₹ 750 plus GST
18.	Document Handling Charges – Secured	₹ 2000 plus GST
19.	Document Handling Charges – Unsecured	₹ 1000 plus GST

\*Subject to change from time to time at the sole and absolute discretion of Growth Source Financial Technologies Private Limited