

Schedule of Charges (SOC) (Sanjeevani & Satahi)* Processing Fees (Upto 4% of the loan amount sanctioned. This is a non-refundable fee File Charges / Initial Money Deposit (IMD) S900/- (SST included). This is a non-refundable fee Poburement Handling and RCU charges Pre-Payment is done up to a maximum of 25% of Principal outstanding. Pre-payment is done up to a maximum of 25% of Principal outstanding. Pre-payment is done up to a maximum of 25% of Principal outstanding AND within 12 months of loan sanction date. Pre-payment is done above 25% of Principal outstanding being pre-paid Pre-payment is done above 25% of Principal outstanding being pre-paid outstanding within OR after 12 months of loan sanction date. Pre-payment is done above 25% of Principal outstanding being pre-paid outstanding within OR after 12 months of loan sanction date. Pre-payment is done above 25% of Principal outstanding being pre-paid outstanding within OR after 12 months of loan sanction date. Pre-payment of acts & Pre-payment set 12 months of loan sanction date. MOD Registration expenses Actuals to be borne by customer PRO / RCS / NACH Bounce Charges / per transaction Repayment instrument change/ Swap charges 1000 EMI repayment cycle date change (in addition to these, Gap interest will also apply) Pressent of the payment ferm, addition to these, Gap interest will also apply Depayment cycle date change (in addition to these, Gap interest will also apply) Pressent of duplicate income tax certificate Social Charges PRESSORY ACTUAL STATE ACTUA			CAFITAL
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Field collection charges per EMI NA	Tranche release charges (under Credit Limit)	NA	
See Per Civi	Overutilization charges (under Credit Limit)	NA	
LITIGATION CHARGES Debit basis actual	Field collection charges per EMI	NA	
	LITIGATION CHARGES	Debit basis actual	

^{*}Please note that above fee and charges are exclusive of GST, education cess and other government taxes, levies etc. The above schedule of charges is subject to change and will be at the sole discretion of U GRO Capital, The change will be available on U GRO Capital website.

^{*} Schedule of Charges are w.e.f 6th Dec 2023. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail.



Schedule of Charges (SOC)	Unsecured Loans (Sanjeevani, Doctor's program and Small Business Loan)*	
Processing Fees	Upto 4% of the loan amount sa	nctioned. 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 for loan foreclosed within 12 months of loan sanction dat and 5% of Principal outstanding for loan foreclosed after 12 months of loan sanction date	
	For Pre-payment within 12 months of loan sanction date	6% of the outstanding being pre-paid
Pre/Part Ioan payment	For Pre-payment after 12 months of loan sanction date	5% of the outstanding being pre-paid
MOD Registration expenses		NA
Stamp Duty and Documentation charges	Actuals to be	e borne by customer
EC	NA NA	
PDC / ECS / NACH Bounce Charges / per transaction		750
Repayment instrument change/ swap charges	1000	
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	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 the date of transaction)	
Issuance of duplicate income tax certificate		500
Issuance of Duplicate No objection certificate (NOC)		500
Duplicate Statement of Accounts (SOA)	500	
Document retrieval	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		500
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		t basis actual

^{*}Please note that above fee and charges are exclusive of GST, education cess and other government taxes, levies etc. The above schedule of charges is subject to change and will be at the sole discretion of U GRO Capital, The change will be available on U GRO Capital website.

^{*} Schedule of Charges are w.e.f 6th Dec 2023. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail.



Schedule of Charges (SOC)	GRO	Micro (Secured)
Processing Fees	Upto 4% of the loan amoun	t sanctioned. This is a non-refundable fee
File Charges / Initial Money Deposit (IMD)	Upto Rs. 2000/- (includ	ing GST). This is a non-refundable fee.
Document Handling and RCU charges	Upto INR 3000/- (includ	ing GST). This is a non-refundable fee.
Foreclosure Charges	6% of Principal outstanding for loan foreclosed within 12 months of loan sanction date & 4% of Principal outstanding for loan foreclosed after 12 months of loan sanction date	
Pre/Part loan payment	For Pre-payment within 12 months of loan sanction date	6% of the outstanding being pre-paid
	For Pre-payment after 12 months of loan sanction date	4% of the outstanding being pre-paid
MOD Registration expenses	Actuals to	o 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		750
Repayment instrument change/ swap charges	1000	
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	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	
ssuance of duplicate income tax certificate		500
ssuance of Duplicate No objection certificate (NOC)	500	
Duplicate Statement of Accounts (SOA)	500	
Document retrieval	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 mon	th on instalment overdue
egal Verification Charges		At actuals
Fechnical Verification Charges/ valuation	At actuals	
Cersai Charges (per asset)		500
ssuance of duplicate interest certificate	500	
Renewal Charges / Renewal of the limit	NA	
Franche release charges		NA
RTO transfer charges		NA
Duplicate RC issuance charges		NA
No utilisation charges (under Credit Limit)		NA
Franche release charges (under Credit Limit)		NA
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Overutilization charges (under Credit Limit)		NA
Overutilization charges (under Credit Limit) Field collection charges per EMI		Up to INR 250

^{*}Please note that above fee and charges are exclusive of GST, education cess and other government taxes, levies etc. The above schedule of charges is subject to change and will be at the sole discretion of U GRO Capital, The change will be available on U GRO Capital website.

^{*} Schedule of Charges are w.e.f 6th Dec 2023. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail



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/- (includin	ng GST). This is a non-refundable fee.
Document Handling and RCU charges	Upto INR 3000/- (includir	ng GST). This is a non-refundable fee.
Foreclosure Charges	6% of Principal outstanding for loan foreclosed within 12 months of loan sanction date and 5% of Principal outstanding for loan foreclosed after 12 months of loan sanction date	
Pre/Part loan payment	For Pre-payment within 12 months of loan sanction date For Pre-payment after 12 months	6% of the outstanding being pre-paid
	of loan sanction 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		750
Repayment instrument change/ swap charges	1000	
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	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)	
Issuance of duplicate income tax certificate		500
Issuance of Duplicate No objection certificate (NOC)	500	
Duplicate Statement of Accounts (SOA)	500	
Document retrieval	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 monti	h on instalment overdue
Legal Verification Charges		NA
Technical Verification Charges/ valuation	NA	
Cersai Charges	NA NA	
Issuance of duplicate interest certificate	500	
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 NA	
Overutilization charges (under Credit Limit)	NA	
Overutilization charges (under credit Limit)	Up to INR 250	
Field collection charges per EMI	U	Jp to INR 250

^{*}Please note that above fee and charges are exclusive of GST, education cess and other government taxes, levies etc. The above schedule of charges is subject to change and will be at the sole discretion of U GRO Capital, The change will be available on U GRO Capital website.

^{*} Schedule of Charges are w.e.f 6th Dec 2023. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail.



Schedule of Charges (SOC)	Plant & Machinery Loan, Roof Top Solar, and Ele	ctric 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-refund	lable fee
Document Handling and RCU charges	NA	
Foreclosure Charges	6% of Principal outstanding for loan foreclosed within 12 months of loan sanction date & 4% of Principal outstanding for loan foreclosed after 12 months of loan sanction date	
Pre/Part loan payment	Pre-payment is done up to a maximum of 25% of Principal outstanding AND within 12 months of loan sanction date Pre-payment is done above 25% of Principal	4% of outstanding being pre-paid
Trey fare four payment	outstanding within OR after 12 months of loan sanction date & Pre-payments after 12 months of loan sanction 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	750	
Repayment instrument change/ swap charges	1000	
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	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	
Issuance of duplicate income tax certificate	500	
Issuance of Duplicate No objection certificate (NOC)	500	
Duplicate Statement of Accounts (SOA)	500	
Document retrieval	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 overdu	ue
Legal Verification Charges	NA	
Technical Verification Charges/ valuation	NA	
Cersai Charges	500	
Issuance of duplicate interest certificate	500	
Renewal Charges / Renewal of the limit	NA	
Tranche release charges	NA	
RTO transfer charges	10,000 (May vary geographically from RTO to RTO)	
Duplicate RC issuance charges	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 above fee and charges are exclusive of GST, education cess and other government taxes, levies etc. The above schedule of charges is subject to change and will be at the sole discretion of U GRO Capital, The change will be available on U GRO Capital website.

^{*} Schedule of Charges are w.e.f 6th Dec 2023. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail.



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	750	
Repayment instrument change/ swap charges	1000	
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	1000	
Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc		
Issuance of duplicate income tax certificate	500	
Issuance of Duplicate No objection certificate (NOC)	500	
Duplicate Statement of Accounts (SOA)	500	
Document retrieval	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	500	
Issuance of duplicate interest certificate	500	
Renewal Charges / Renewal of the limit	upto 2% of new enhanced limit	
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 above fee and charges are exclusive of GST, education cess and other government taxes, levies etc. The above schedule of charges is subject to change and will be at the sole discretion of U GRO Capital, The change will be available on U GRO Capital website.

* Schedule of Charges are w.e.f 6th Dec 2023. The revision in charges is applicable for new cases, whereas for existing cases the charges captured in the Sanction letter shall prevail.

Schedule of Charges (SOC)	GRO X	
Processing Fees	Not Applicable	
Default Interest	36% per annum (to be charged on delay of number of days basis)	
Bounce Charges	INR 750 plus applicable taxes	
Additional EMI Interest	8% (on conversion of all dues to EMI based term loan)	