

Schedule of Charges (SOC)	Secured Loans (Sanjeevani & Saathi)*	
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee	
File Charges / Initial Money Deposit (IMD)	5900/- (GST included). This is a non-refundable fee	
Document Handling and RCU charges	NA	
Foreclosure Charges	6% of Principal outstanding	
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	4% of outstanding being pre-paid
	Pre-payment is done above 25% of Principal 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	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	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)	
<b>Penal Charges</b>	<b>3% per month on instalment overdue</b>	
Legal Verification Charges	At actuals	
Technical Verification Charges/ valuation	At actuals	
Cersai Charges	500	
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	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 6<sup>th</sup> 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 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 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	6% of the outstanding being pre-paid
	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 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 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)	
<b>Penal Charges</b>	<b>3% per month on instalment overdue</b>	
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	Debit basis actual	

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Schedule of Charges (SOC)	GRO Micro (Secured)	
Processing Fees	Upto 4% of the loan amount sanctioned. This is a non-refundable fee	
File Charges / Initial Money Deposit (IMD)	Upto Rs. 2000/- (including GST). This is a non-refundable fee.	
Document Handling and RCU charges	Upto INR 3000/- (including 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 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	
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)	
<b>Penal Charges</b>	<b>3% per month on instalment overdue</b>	
Legal Verification Charges	At actuals	
Technical Verification Charges/ valuation	At actuals	
Cersai Charges (per asset)	500	
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	Up to INR 250	
LITIGATION CHARGES	Debit basis actual	

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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/- (including GST). This is a non-refundable fee.	
Document Handling and RCU charges	Upto INR 3000/- (including 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	6% of the outstanding being pre-paid
	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 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)	
<b>Penal Charges</b>	<b>3% per month on instalment overdue</b>	
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	Up to INR 250	
LITIGATION CHARGES	Debit basis actual	

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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	
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	4% of outstanding being pre-paid
	Pre-payment is done above 25% of Principal 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)	
<b>Penal Charges</b>	<b>3% per month on instalment overdue</b>	
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	

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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	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)
<b>Penal Charges</b>	<b>3% per month on instalment overdue</b>
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

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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)