

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)	Upto Rs. 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 disbursal date	4% of outstanding being pre-paid
	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	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	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	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 disbursementto 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	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 (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 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
	For Pre-payment after 12 months of 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 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.**

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 limited to re - scheduling of loan repayment term, addition/ deletion of co-borrowers etc	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	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 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)	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 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 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.**

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)	Rs. 2000/- This is a non-refundable fee. (Max capping upto Rs.5000/- + GST)	
Document Handling and RCU charges	Upto Rs. 3000/- This is a non-refundable fee.	
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	For Pre-payment within 12 months of loan disbursal date	6% of the outstanding being pre-paid
	For Pre-payment after 12 months of loan disbursal 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	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	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	INR 3000 (for 1 property) INR 2000 (for each property)	
Cersai Charges (per asset)	Rs. 500	
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)	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
	For Pre-payment after 12 months of 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
Processing Fees	Not Applicable
Default Interest	36% per annum (to be charged on delay of number of days basis)
Bounce Charges	INR 1250 plus applicable taxes
Additional EMI Interest	8% (on conversion of all dues to EMI based term loan)

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.	