

### Schedule of Charges

| Charge Description                                                                        | CHARGE AMOUNT EXCLUSIVE OF GST IN INR                                                                                                                  |
|-------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| Documentation fee                                                                         | ₹ 5,000                                                                                                                                                |
| Processing Fees*                                                                          | Upto 3.00% on sanctioned, enhanced, renewed amount to be charged at the time of sanction, enhancement and renewal.                                     |
| Stamping or Franking                                                                      | On Actuals                                                                                                                                             |
| <b>Late Payment Penalty –</b>                                                             | <b>1 to 30 – 4% p.a.<br/>31 to 60 – 6% p.a.<br/>61 to 90 – 8% p.a.<br/>&gt; 90 – 12% p.a.<br/>applied on overdue amount for delays beyond due date</b> |
| ROC, CKYCR and CERSAI filing                                                              | ₹5,000 per instance                                                                                                                                    |
| Stock Audit / Unit Inspection                                                             | ₹5,000 per instance                                                                                                                                    |
| NACH re-registration charges                                                              | ₹500                                                                                                                                                   |
| <b>Bank charges on cheque / ECS / NACH bounce</b>                                         | <b>₹500 per instance</b>                                                                                                                               |
| Mandate cancellation charges                                                              | ₹ 450 (per instance) will be levied in case customer cancels an active mandate instruction for recurring repayment(s) and no new mandate is registered |
| Physical duplicate NOC                                                                    | ₹ 500 per instance                                                                                                                                     |
| Charges towards Legal/ SARFAESI/ Recovery action                                          | On Actuals                                                                                                                                             |
| Miscellaneous charges                                                                     | On Actuals                                                                                                                                             |
| Part pre-payment Charges                                                                  | Nil                                                                                                                                                    |
| Physical copy of Property Documents                                                       | ₹ 2,000 (Only In case of Mortgages)                                                                                                                    |
| Legal & Technical Charges                                                                 | On Actual (Only in case of Mortgages)                                                                                                                  |
| Technical Fees (For additional Property)                                                  | On Actual (Only in case of Mortgages)                                                                                                                  |
| Charges towards Stamp Duty / Registration / Intimation of Mortgage / Creation of Mortgage | As Applicable & Prescribed by the relevant Government Authority                                                                                        |
| <b>Penalty charges for non-submission of documents</b>                                    | <b>₹ 1000 per month from the due date of submission of PDD</b>                                                                                         |
| <b>Non-compliance fee &amp; non-creation/perfection of security</b>                       | <b>2.00% p.a. on outstanding amount as on due date of compliance of condition or perfection of security</b>                                            |

\*An amount upto INR 20,000/- will be applied towards IMD Fees (non-refundable) from the Processing Fees paid.

| <b>Foreclosure charges</b>     |                        |                      |                                                                                                                |
|--------------------------------|------------------------|----------------------|----------------------------------------------------------------------------------------------------------------|
| <b>Type of Borrower</b>        | <b>Type of Variant</b> | <b>Type of ROI</b>   | <b>Applicability</b>                                                                                           |
| Non – Individual<br>(Non-MSEs) | Any                    | Fixed or<br>Floating | Foreclosure - 4% on principal pre-paid in case of<br>BT                                                        |
| Non – Individual<br>(MSEs)     | Any                    | Fixed                | Foreclosure - 4% on principal pre-paid in case of<br>BT                                                        |
| Non – Individual<br>(MSEs)     | Any                    | Floating             | Loans sanctioned amount upto ₹ 50 lacs –<br>Foreclosure Charges - NIL                                          |
|                                |                        |                      | Loans sanctioned amount greater than ₹ 50 lacs<br>–<br>Foreclosure - 4% on principal pre-paid in case of<br>BT |

1. Please refer to the website <https://www.godrejfinance.com/gf/information-and-policies> for the latest version of the schedule of charges.
2. Refund of Fee: No refund of fee shall be allowed in any case at any point of time.
3. Please note: In addition to the above fee and charges, GST, any cess & other taxes, levies etc. prescribed by the Government of India or the respective state will also be charged. Further, the above fee and charges are subject to change and will be at the sole discretion of GFL.
4. The Company has adopted an interest rate model based on cost of funds, cost of operations, various risks associated with the loan & security etc. The Company also reviews its rate of interest considering offerings by other lenders. An additional spread, based on the overall risk perceived, is factored in the pricing, which is function of income, credit history, credit information, profile of the borrower, internal assessment of the Company etc. Accordingly, the applicable rate of interest may be different for different customers' loan exposures. For further details on our interest rate policy and pricing approach, customers may refer to the Interest Rate & Charges Policy on our website <https://www.godrejfinance.com/gf/information-and-policies>.