

In compliance with Fair Practice Code under the Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 read with RBI circular on Fair Lending Practice - Penal Charges in Loan Accounts dated August 18, 2023, as amended from time to time, List of Fee and Charges levied by the Company is provided herein below.

### List of Fee and Charges levied by the Company

Sr.No.	Fee/Charge	Definition	Nature
1	Credit Assessment Fee	The non-refundable fee charged in respect of the assessment of the credit worthiness of the borrower for the loan and shall be paid by the borrower either at the time of signing and/or accepting the loan summary, or disbursement of the loan, whichever is earlier	Non-contingent
2	Documentation Fee	The non-refundable fee charged for preparing the documents pertaining to the loan of the borrower, payment of applicable stamp duty and other legal charges associated with loan of the borrower and shall be paid by the borrower either at the time of signing and/or accepting the loan summary, or disbursement of the Loan, whichever is earlier.	Non-contingent
3	Monthly Customer Care Fee	The fixed amount charged to the borrower by the Company on monthly basis for maintaining the loan of the borrower, storing, archiving and maintaining physical records related to the borrower for a statutorily defined period, maintaining wide range of repayment channel options for the convenience of the borrowers and for maintaining adequate infrastructure in domestic in-house call centre for resolving queries of the borrower.	Non-contingent
4	Processing fee	The non-refundable fees charged by the Company to the borrower as stated in the loan summary for processing the loan application of the borrower that shall be paid by the borrower either at the time of signing the loan summary by the borrower, or disbursement of Loan, whichever is earlier.	Non-contingent
5	Value Added Service Fee	Fees for Value Added Services, as applicable, shall be levied on monthly basis and recovered along with EMI unless it was paid or deducted upfront from Loan Amount for calculating Net Disbursement Amount.	Contingent
6	Convenience Fee	One-time non-refundable fee charged to any borrower for providing access to loans and other services through digital lending channels. This fee shall be deducted from the loan amount.	Non-contingent

7	Service Fee	“Service Fee” is a one-time non-refundable fee charged to the borrower on disbursement of the loan. This fee is charged for maintaining, securing and archiving the loan records related to the borrower for a statutorily defined period, maintaining wide range of repayment channel options for the borrower’s convenience and for maintaining adequate infrastructure in customer service facilitation. The borrower shall not be subjected to any monthly customer care fee in case the service fee is levied.	Non-contingent
8	Penal Charge/ Late Payment Charges	Penal charge will be charged in case of delay in payment of monthly instalment by borrower. the Company may levy the penal charge on the overdue amount for the entire month, irrespective of number of days in the delay in repayment of monthly instalment. The taxes, if any applicable, shall be levied additionally.	Contingent
9	EMI Bounce Charges	In order to deter/ discourage non- payment of monthly instalment on or before due date, the Company may levy bounce charge in case the borrower fails to pay monthly instalment on or before due date irrespective of any reason whatsoever, including but not limited to the non- payment on account of bounce of cheque or direct debit / E-NACH mandate or by any mode of payment.	Contingent
10	Legal Charges	Legal charges are penalties that may be charged for late payment of loan instalment and other dues to the Company, which may include costs incurred on litigations/ recovery efforts, issue of no objection/ dues certification, repossession charges (as applicable), etc.	Contingent
11	Prepayment Charges	A foreclosure charge, or prepayment penalty, is the extra amount that the company charge on borrower for closing the loan before the tenure is over.	Contingent
12	Transaction Fee (as applicable)	Transaction fee means the fee charged for each drawdown request approved by the Company in case of flexible personal Loan or other product, as applicable.	Non-contingent
13	Annual Renewal fee (as applicable)	The non-refundable fee, as mentioned in the schedule of fee & charges in loan application, charged to the borrower for renewal of the flexible personal loan or on such other products, as applicable.	Contingent
14	Joining Fee (as applicable)	The one-time non-refundable fees charged by the Company to the borrower as stated in the flexible personal loan application for processing the loan application of the borrower, or such other product, as applicable.	Non-contingent
15	Annual Fee (as applicable)	Annual fee is a contingent fee shall be applicable only if no transaction has been made through the Ujjwal Card or on such other products, as applicable, during the preceding period of 12 months	Contingent
16	Membership Fee (as applicable)	Membership fee is one-time contingent fee paid by borrower upon activation of Ujjwal Card membership or on such other products, as applicable, payable at the time of applying loan with the Company.	Contingent

17	EMI Pickup/ collection charges	Levied upon the customer basis customer request	Contingent
18	Home visit charges for customer verification/ KYC	Levied upon the customer basis customer request	Contingent

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