

Schedule of Charges**	Commercial Wholesale Loans (Secured / Unsecured)
Processing Fees / Renewal Charges	upto 3% of the Sanction amount
Document Handling / Processing Charges	upto ₹ 7500
Part payment / Foreclosure Charges	upto 4% of the Principal Outstanding
MOD Registration expenses	Borne by Customer at actuals
Penal Charges	4 % on the Defaulted Principal or 4% on the defaulted amount
Non utilisation charges (under Credit Limit)	Upto 2% per quarter for the underutilized limit
Litigation Charges	As per actuals
Reporting Charges / Other Default charges	₹ 5,000 per month
Insurance Charges	NA
Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc	Additional Interest charged to customer to ensure the XIRR is maintained at same rate as before as the initial signed up XIRR / before modification
Cheque Bounce Charges / NACH bounce charges	NA
Cheque / NACH swap charges	NA
Issuance of Duplicate No objection certificate (NOC)	NA
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	NA
Duplicate Statement of Accounts (SOA)	NA
Legal Verification Charges	Borne by Customer at actuals

****Please note that above fee and charges are exclusive of applicable taxes. The above schedule of charges is subject to change and will be at the sole discretion of Caspian Impact Investments Private Limited. The change will be available on Caspian website.**

Schedule of Charges (SOC)	Unsecured Enterprise Loans / Supply chain Financing - Partnership Lending
Processing Fees / Renewal Charges	upto 4% of the Sanction amount
Document Handling / Processing Charges	upto ₹ 7500 - As per Partners Policy
Part payment / Foreclosure Charges	upto 2%-7% of the Principal Outstanding
MOD Registration expenses	NA
Penal Charges	upto 2%-3% per month or 24%-36% per annum on the Instalment overdue from the date of overdue up to the date of payment.
Non utilisation charges (under Credit Limit)	NA
Legal Verification / Filed Investigation Charges	NA
Reporting Charges / Other Default charges	NA
Insurance Charges	As per Partners Policy / Insurance Provider
Modification of loan terms after first disbursement including but not limited to re - scheduling of loan repayment term, addition/ deletion of coborrowers etc	As per Partners Policy
Cheque Bounce Charges / NACH bounce charges	upto ₹ 500 per instance
Cheque / NACH swap charges	upto ₹ 1000 per instance
Issuance of Duplicate No objection certificate (NOC)	NA
EMI repayment cycle date change (In addition to these, Gap interest will also apply)	NA
Duplicate Statement of Accounts (SOA)	NA

**The charges are mapped to the product offered by the Partner, with a maximum cap specified by Caspian Impact Investments Private Limited.*

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