

## ANNEXURE - II

### SCHEDULE OF PENAL CHARGES ON NEW LOANS SANCTIONED ON OR AFTER APRIL 1, 2025

<b>Secured and Unsecured Term Loan</b>		
1	Failure to pay in terms of Facility Documents (interest and principal instalment)	24% p.a.
2	Non-compliance or breach of any covenants of the Facility Documents	24% p.a.

<b>Corporate Loans including Capital Market exposure</b>		
1	Failure to pay in terms of Facility Documents (normal interest and principal instalment)	24% p.a.
2	Non-compliance or breach of any covenants of the Facility Documents	24% p.a.

<b>Corporate Loans including Real Estate Exposure</b>		
1	Failure to pay in terms of Facility Documents (normal interest and principal instalment)	24% p.a.
2	Non-compliance or breach of any covenants of the Facility Documents	24% p.a.

**Notes:**

- a. There will be no capitalization of Penal Charges i.e. Penal charges as and when applied, will not be compounded and will not be added to the interest.
- b. The Penal Charges will be calculated on a daily basis till such delay/non-compliance/default has been cured or till final settlement date if not capable of being cured.
- c. Regular interest on funded facilities (including interest on unpaid interest at contracted rate) will continue to be levied as per sanctioned terms on all overdue facilities till regularised.
- d. The Regular interest as applicable to the facility will continue to be compounded (if applicable) as per the terms of the Facility Agreements.
- e. All the charges mentioned above are excluding GST (as applicable) or any other government levies.
- f. These charges may be subject to further revisions, from time to time, as per the directions of Reserve Bank of India.