

## Schedule of Charges – Effective from 29th June 2023

**For all the Term Loan, Working Capital Loan, and Line of Credit Short Term Loan (“LCSTL”) Facilities.**

Description of Charges	Applicable Charges
<b>Interest Rate</b>	<ul style="list-style-type: none"> <li>Interest Rate on the loan will be, rate as specified in the Loan Sanction Letter and the Loan Agreement.</li> <li>The Borrower shall pay interest on the principal amount of the Loan outstanding, and on all accrued interest, which has been added to the principal.</li> <li>Interest shall accrue from the Effective Start Date until the date on which the principal amount has been repaid in full.</li> <li>Interest shall be payable at a compound annualized interest rate, as specified in the Loan Agreement on the <b>Last Business Day</b> (“<i>Business Day</i>” shall mean a day other than a Saturday or Sunday or a Public Holiday, on which banks are open for general business, including RTGS transactions in Bengaluru) of each month, calculated monthly at the beginning of each month based on the outstanding principal amount of the Loan for any full month (or part of a month) until the Loan, the interest, and all other expenses and/or costs accrued have been repaid in full by the Borrower.</li> </ul>
<b>Processing/Upfront Fees:</b>	<ul style="list-style-type: none"> <li>Upto 3% of the Sanctioned Amount. Final rate to be determined depending upon analysis of Risk assessment of the Borrower and any customized financial solution offered by the Company, which is tailored to the needs of the Borrowers.</li> <li>Borrower shall be liable to pay the processing fees, to the Lender on or before the Disbursement Date as non-refundable upfront fee. The said upfront fee is exclusive of GST* and all other applicable Taxes.</li> </ul>
<b>Loan Prepayment Charges:</b>	<ul style="list-style-type: none"> <li>There will be no prepayment charge if the principal is prepaid from excess operational cash flow.</li> <li>Prepayment charge at the rate of up to 3% of the Loan outstanding amount will have to be paid, if prepayment is made out of refinancing, grants, any equity or quasi equity infusion, or any other mode of funding.</li> </ul>
<b>Default/Penal Charges:</b>	<ul style="list-style-type: none"> <li>Upto 3% per month of the overdue amount.</li> <li>Penal charges are levied primarily to act as deterrent against breach of terms of facility/late payments by</li> </ul>

	<p>Borrowers and on account of enhanced credit risk experienced &amp; incremental credit / operating costs incurred for managing delinquent accounts.</p> <ul style="list-style-type: none"> <li>• The Penal charges will be charged on the overdue amount as specified in the finance document.</li> <li>• There shall be no capitalization of Penal Charges.</li> <li>• The said Penal Charges will be subject to GST as per applicable law on Goods and Service Tax in India, and GST will be charged separately.</li> </ul>
<b>Stamp Duty:</b>	<ul style="list-style-type: none"> <li>• As per applicable laws of the State</li> </ul>
<b>Costs and Expenses:</b>	<p>The following costs and expenses shall be borne by the Borrower:</p> <ul style="list-style-type: none"> <li>• All costs, charges and expenses in relation to stamp duty, registration charges, with respect to Loan Documents;</li> <li>• The creation of Security and enforcement of the Security and/or any other action taken under any of the Loan Documents;</li> <li>• Any out-of-pocket expense (including without limitation) incurred during an Event of Default in connection with any workout or the preservation or enforcement of rights under the Finance Documents by the Lender.</li> </ul>
<b>No Due Certificate Generation Charges:</b>	NIL
<p>*Goods and Services Tax (GST) will be levied on all fees and other charges at applicable rates notified by the Government of India from time to time.</p>	