
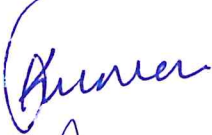

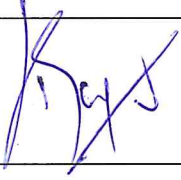

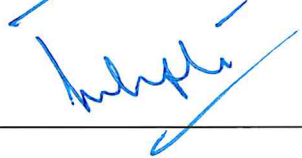




Addendum Product Note MSME: Foreclosure Charges | MSME

10th April'22

A few policy parameters have been revised as per market condition in MSME business, changes in policy norms shall be applicable to all approved location with effect from 1st May'22.

Activity	Performed By	Signature
Proposed and Recommended By	Sudhir Pareek NSM-MSME	
	Gaurav Shrivastava NCM-MSME	
	Shanker Raman Siddhanathan Head-Operations	
	Rajaram Manian B Chief Risk Officer	
	Viral Shah Chief Financial Officer	
Approved By	Gaurav Gupta CEO-MD	

A communication will be sent out to the existing customers on the revised charges via the RPAD and will be enforced in Finnone effective 1st May'22 onwards.

- The revised charges shall be applicable to **new customers effective 1st May'22.**
- The revised charges shall be applicable to **existing customers effective 1st May'22** and supersedes all the related clauses mentioned in their sanction letter.
- The charges are applicable to all MSME & Essel products- USBL, UEBL, SBSL, ESSL, etc.

Corporate office:
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1004/5, 10th Floor, C-Wing, One BKC,
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Registered Office: Adani House, 56, Shrimali Society, Navrangpura, Ahmedabad 380 009, Gujarat, India



- Full prepayment before completion of 12 EMIs - 6% on principal outstanding, plus taxes as applicable. This is applicable in all scenarios – Cases closed through own funds & BT/ Takeover by Banks & NBFC.
- Full prepayment after completion of 12 EMIs & Upto 24 EMIs - 4% on principal outstanding, plus taxes as applicable. This is applicable in all scenarios – Cases closed through own funds & BT/ Takeover by Banks & NBFC.
- Full prepayment after completion of 24 EMIs – 2% on principal outstanding, plus taxes as applicable. This is applicable in all scenarios – Cases closed through own funds & BT/ Takeover by Banks & NBFC.
- Part prepayment before completion of 12 EMIs – Not allowed, any part payment received will be adjusted against Advance EMIs.
- Part prepayment post 12 EMIs - **Max 25%** of POS in a year. Part paid amount will be adjusted against POS and any amount exceeding the permissible limit of 25%, will be adjusted against Advance EMI.
- Part Payment should be of minimum 3 EMIs.

Pre-payment Type	EMIs	Closure Fund Source	
		Self-Sourced	Other Sources (BT from Bank/NBFC etc.)
Full	Less than 12 EMIs (applicable only in exceptional situations)	6% + Taxes Applicable	6% + Taxes Applicable
Full	12 EMIs to 24 EMIs	4% + Taxes Applicable	4% + Taxes Applicable
Full	More than 24 EMIs	2% + Taxes Applicable	2% + Taxes Applicable

For Essel customers – EMIs paid to Essel Finance will be considered for calculating the total number of EMIs paid.

Deviation Approving Authority: Any deviations from the above-mentioned policy can be approved by the CEO, CRO, NSM-MSME and Ops Head.

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