

### Charges for Delayed Payments Towards Corporate Loans

Thank you for choosing Navi Finserv Limited ("**we**" or "**Company**" or "**Navi Finserv**" or "**our**" or "**us**") as your Corporate Loan partner.

The Company may charge penal charges for non-payment of any amount due and payable pursuant to the loan documents, non-compliance with the terms of the loan documents or other event of default, as follows:

Event	Penal Charge
Non-payment of any amount due and payable pursuant to the loan documents, on the relevant due date	Will be levied on the amount overdue (principal and interest) upto 5% per annum, for such period of default as stated above.
Non-compliance of any other terms of loan documents, including but not limited to breach of any covenant / undertaking / representation / warranty/ security creation	Will be levied on principal outstanding upto 5% per annum, for such period of non-compliance as stated above.
Any other event of default (howsoever described in the loan documents & sanction letter).	Will be levied on principal outstanding upto 5% per annum, for such period of non-compliance as stated above.

#### Navi Finserv Limited

E: [corporate\\_finserv@navi.com](mailto:corporate_finserv@navi.com) | T: 08045113400 | [www.navi.com/finserv](http://www.navi.com/finserv) | CIN: U65923KA2012PLC062537

Registered Office- 2nd Floor, Vaishnavi Tech Square, Iballur Village, Begur Hobli, Bengaluru, Karnataka 560102