

VASUD FINANCE PRIVATE LIMITED

SCHEDULE OF FEES/CHARGE

CHARGE TYPE	DESCRIPTION	
Upfront Charge	Login Fee (Non-Refundable)	Rs. 2,500/- + Tax (LAP, MSME-Secured) Rs. NIL (Unsecured Business Loan)
Upfront Charge	Loan Processing Fees	Up to 4%(on the sanctioned value) + Tax to be collected before disbursement or deducted from first disbursement.
Upfront Charge	Non Postal Stamp/Stamp Duty	As per State Applicable Law
Upfront Charge	CERSAI : At the time of Disbursement : Creation of Charge	Rs. 100 + Tax (For Loan Amount above 5 Lacs) and; Rs. 50 + Tax (For Loan Amount Upto 5 lacs) or as per the charges levied by CERSAI
Upfront Charge	Field Investigation & Document Verification Charge	Field Investigation - Upto Rs. 500/- + Tax Document Charge - Upto Rs. 1,000/- + Tax
Upfront Charge	Insurance Charges	Calculated as per Age of the Insured Person
Upfront Charge	Non-encumbrance Certificate/ Verification Report & Valuation/ Technical Fee	Rs. 2,950/- (including tax)
Customer Service Charge	EMI Date Changes Charges	Upto 30 days no charges (but broken period interest is to be recovered from Borrower) After 30 days : Rs. 1,000/- + Tax + broken period interest is to be recovered from Borrower
Customer Service Charge	CERSAI : At the time of modification of charge (in case of top-up)	Rs. 100/- + Tax (for loans above Rs. 5 Lacs) and; Rs. 50/- + Tax (for loans Upto 5 Lacs) or as per the charges levied by CERSAI
Customer Service Charge	Additional/ Penal Charges	Rs. 40/- per month on every Rs.1,000/- of EMI due subject to maximum of Rs.6,000/- of pending amount per month.
Customer Service Charge	Cheque Bounce Charges (Per instrument/ Transactions)	Rs. 750/- + Tax
Customer Service Charge	ECS/NACH Bounce Charges (Per instrument/ Transaction)	Rs. 500/- + Tax

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Customer Service Charge	Loan Re-Schedule Charges	Rs. 5,000/- + Tax per instance
Customer Service Charge	Duplicate No dues Certificate/ Document Copy Charges	Rs. 500/- + Tax
Customer Service Charge	Collection Follow Up Charges	Field Visit - Rs. 1,000/- + Tax per Visit Tele-Calling - Rs. 100/- + Tax per Call Max 3 time in month
Customer Service Charge	Instrument Swapping/ Stop Charges	Rs. 500/- + Tax
Customer Service Charge	Legal Notice Charges	Rs. 1,500/- + Tax Per Instance
Customer Service Charge	Legal Charges	As per legal Litigation and Charges occurred on actual basis
Customer Service Charge	Foreclosure Statement/ LOD Charges	Rs. 1,000/- + Tax
Customer Service Charge	Original Property Paper Verification Charges	Rs. Upto Rs. 5,100/- + Tax
Customer Service Charge	Statement of Accounts/ Repayment Schedule/ Annual Interest Statement	Nil once in year and other Rs. 1,000/- + Tax
Customer Service Charge	Cancellation Charges / Fees	If request received within 30 days of the Booking: only Rs.2,100/- + Tax (Cancellation Charges) If request received after 30 days of the Disbursement: Rs.2,100/- + Tax (Cancellation Charges) & Rs. 100/- per day in addition to 30 days.
Charges at Closure	Part-Prepayment/ Foreclosure Charges on Loan	8% + Tax on Balance Outstanding
Charges at Closure	CERSAI : At the time of Loan Closure : Satisfaction of Charge (Removal of Lien)	Nil

Note : Above Charges are part of Loan Agreement's Schedule 1.