

SCHEDULE OF CHARGES

Rate of Interest: Rate of Interest is figured out by credit appraisal process of Fusion Micro Finance Limited. The risk gradation is based on inter alia the quantum and tenure of the loan, the security offered by the customer, cost of funds and the credit profile.

Charges: Applicable charges as per the schedule of charges valid at the time of loan approval.

TARIFF SCHEDULE

Sr. No	List of Services	Tariff
1	Commitment Charges– Secured/Unsecured Business Loan	Up to 5% of loan application value GST. Commitment Charges Fees Secured – Rs. 3500/- + GST. REMAINDER processing fees (on the sanctioned value) to be collected before disbursement.
1	Cheque/ECS Bounce Charges (Per Instrument/Transaction)	500 + GST
3	Overdue Charges on default installment (EMI/Pre-EMI)	3% Per month on the outstanding amount.
4	Prepayment Charges	As Applicable (Prepayment cannot be made within 12 months from the date of disbursement and)
6	Non-Postal Stamp	As per applicable law of the state
7	Non-encumbrance Certificate	As per Actuals
8	Cheque/ECS Swapping Charges (per set)	Rs. 500/- and applicable Taxes
9	Duplicate No Dues Certificate	Rs. 500/- and applicable Taxes
10	Copy of Property Papers	Rs. 500/- and applicable Taxes
11	Duplicate Annual Account Statement, Provisional Certificate	Rs. 500/- and applicable Taxes
12	custodial Fee for keeping Property Documents in Closed Loan	Rs. 500/- (per month post 60 (sixty) days from the date of closure of loan)
13	Loan prepayment/closure (fully) statement	Rs. 500/- and applicable Taxes
14	Each Personal Visit to customer's place for collection of dues	Rs. 500/- and applicable taxes
15	Documents Retrieval and Handling Charges	Rs. 1000/- and applicable Taxes
16	CERSAI Registry	Rs. 500/- and applicable Taxes
17	CERSAI modification charges	Rs. 500/- and applicable Taxes
18	Failed RTGS Transaction and RTGS to be Re-initiated	Rs. 500/- and applicable Taxes
19	CKYC Charges	Rs. 100/- and applicable taxes
Cost free Services		
1	Loan Application Form	
2	No Dues Certificate	
3	Annual Account Statement, Repayment schedule (once in a year)	

*Charges above are exclusive of GST or applicable taxes

