

VINAYANA INVESTMENT AND FINANCE LIMITED

Schedule of Charges- loans to MSMEs (unsecured)

Applicable charges	SARAL (Daily Loan)	SARAL (Monthly Loan)
Rate of Interest	20% p.a. flat	20% p.a. flat
Processing Fee (non-refundable)	1% plus GST as per applicable rates	4% plus GST as per applicable rates
Insurance Charges	On actual basis	On actual basis
Penal charges (for late payments) (during the tenure of the loans)	0.17% of the overdue installment per day during no. of days of delayed payment.	5% p.m. of the due installment for no. of days of delayed payment
Penal charges (for late payments) (post tenure overdue cases)	10% of the outstanding amount	10% of the outstanding amount
Additional Interest	3% p.m. on the outstanding amount after the expiry of 30 days from the maturity end date. (excluding penal charges @10%)	3% p.m. on the outstanding amount after the expiry of 30 days from the maturity end date. (excluding penal charges @10%)
Pre-payment charges	NIL	NIL
Cheque / NACH bounce charges	NIL	Rs.350 per event
Stamp duty	Upto Rs. 100	Upto Rs. 100