



## SCHEDULE OF CHARGES – TWO-WHEELER LOANS

Dated: 23<sup>rd</sup> May 2025

| PARTICULARS                           | Two-Wheeler Loans  |
|---------------------------------------|--|
| Processing Fee                        | Up to 4% of the loan amount plus GST   |
| Document charges                      | ₹ 1000 plus GST (w.e.f. 23 <sup>rd</sup> May'25)   |
| CERSAI charges                        | ₹ 50 plus GST  |
| Stamp charges                         | At actuals   |
| Credit Life Insurance                 | As applicable  |
| EMI bounce charges                    | ₹ 500 plus GST (w.e.f. 1 <sup>st</sup> Apr'24)   |
| Late payment fee                      | 2.5% PM on overdue amount plus GST (w.e.f. 1 <sup>st</sup> Apr'24)   |
| Pre-closure charges                   | 2% of the outstanding principal amount plus GST if pre-closed on or before 12 months from date of disbursement.<br><br>1% of the outstanding principal amount plus GST if pre-closed after 12 months from date of disbursement |
| Loan cancellation charges             | Nil (However client would be charged interest for the interim period between date of loan disbursement to loan cancellation and Processing fee, Documentation charges & Stamp duty will be charged)                            |
| Legal processing & incidental charges | At actuals   |
| Other charges                         | Interest certificate - ₹ 50+ GST   |
|                                       | Loan Account Statement - ₹ 50+ GST   |
|                                       | Duplicate NOC - ₹ 500+GST  |
|                                       | Amortization schedule - ₹ 100+GST  |