

Charges Table as under: Product: - Two-Wheeler/ Vehicle Refinance/Used Vehicle Loan/
Personal Loan

SN	Particular	Two-wheeler	Personal loan	Refinance		Used Car
				Two-Wheeler	Used Car	
1	Processing fees	Upto 8%	Upto 3%	Upto 3%	Upto 2%	Upto 2%
2	Documentation charges	Upto ₹ 2200	Upto ₹ 1400/-	Upto ₹ 1400/-	Upto ₹ 1400/-	Upto ₹ 1400/-
3	Insurance	Actuals	Actuals	Actuals	Actuals	Actuals
4	Stamping charges	As applicable				
5	Postal charges	₹ 50/-	₹ 50/-	₹ 50/-	₹ 50/-	₹ 50/-
6	Statement of Account	₹ 200/-	₹ 200/-	₹ 200/-	₹ 200/-	₹ 200/-
7	Bank charges (per instance of cheque bounce)	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-
8	Delayed Payment (After Due Date in Cash Mode)	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-
9	Delay Payment	3% On Default EMI	3% On Default EMI	3% On Default EMI	3% On Default EMI	3% On Default EMI
10	Foreclosure charges	Upto 4%	Upto 4%	Upto 4%	Upto 4%	Upto 4%
11	Swap charges	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-
12	Duplicate NOC Charges	₹ 350/- (Inclusive of GST)	₹ 350/- (Inclusive of GST)	₹ 350/- (Inclusive of GST)	₹ 350/- (Inclusive of GST)	₹ 350/- (Inclusive of GST)
13	Repossession Charges / Recovery Charges	Actuals				
14	Parking Charges / Yard Rent	₹ 50/- Per Day		₹ 50/- Per Day	₹ 100/- Per Day	₹ 100/- Per Day
15	Auction charges	Actuals				
16	Towing charges	Actuals				

- All the rates mentioned are annualized
- Additional GST and other cess shall be charged as applicable.
- All Letter/Certificate/Statement: -
 - Soft Copy – NIL
 - Physical Copy – Charges as shown in the above table.

Charges Table as under: Product: - Secured MSME

STAGES	PARTICULARS	AMOUNT	REMARK
Login	Login Fee	₹ 1000/-	Non-Refundable
In Principle Sanction	Legal Technical Fees	₹ 3500/-	
Collection	EMI Instalment /Bouncing Charges.	₹ 500/-	Per Instance
	Delay Payment	3% on EMI	Per Instance
	Visit Charges	₹ 200/-	
	Swap Charges	₹ 500/-	
Disbursement	Processing Fees	2.5% on "Loan Amount".	
	Health Insurance	As per Insurance Term	
	Property Insurance	As per Insurance Term	
Post Disbursement	Welcome Letter	₹ 250/-	2nd Copy Onwards
	Re-Payment Schedule	₹ 250/-	2nd Copy Onwards
	Statement of Accounts	₹ 200/-	Only For Hard Copy
	Interest Certificate	₹ 500/-	2nd Copy Onwards
	List of Documents	₹ 500/-	2nd Copy Onwards
Foreclosure	Foreclosure Letter	₹ 500/-	
	Foreclosure Charges	4% on "Outstanding Loan Amount".	
	No-Objection Certificate	₹ 350/- (Inclusive of GST)	2nd Copy Onwards

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