# SCHEDULE OF CHARGES –TWO-WHEELER LOANS

*Dated: 27th July 2026*

| PARTICULARS | Two-Wheeler Loans |
|---|---|
| Processing Fee | Up to 5% of loan amount + GST or ₹ 5,000[inclusive of GST] whichever is lower (w.e.f 27th July 2026) |
| Document charges | Up to ₹ 4300 plus GST (w.e.f. 27th July 2026) |
| Stamp charges | At actuals |
| Credit Life Insurance | As applicable |
| EMI bounce charges | ₹ 500 plus GST |
| Late payment fee | 2.25% p.m on EMI overdue amount capped at ₹1000 (w.e.f 13th Feb 2026) |
| Pre-closure charges | • 2% of principal outstanding amount + tax [if loan is pre-closed on/before 12 months from date of disbursement]<br>• 1% of principal outstanding amount + tax [if loan is preclosed after 12 months from date of disbursement].<br>• In both scenarios maximum capping is at Rs.3000[inclusive of tax] |
| 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 + GST |
| Other charges | Interest certificate – ₹ 50+ GST |
| | Loan Account Statement - ₹ 50+ GST |
| | Duplicate NOC – ₹ 500+GST |
| | Amortization schedule - ₹ 100+GST |

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