SCHEDULE OF CHARGES –USED CAR LOANS

Dated: 17th Jan 2026

PARTICULARS	Used-Car Loans
Processing Fee	1% of loan amount + GST or ₹ 5,000 [inclusive of GST]
Document charges	Up to ₹ 1000 plus GST (w.e.f. 23rd May'25)
Stamp charges	At actuals
Valuation Charges	₹ 508 plus GST
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+GST
Pre-closure charges	• Any pre-closure of loan on or before 12 months from date of disbursement will attract a penalty of 5% of principal outstanding + GST or Rs. 20,000 [inclusive of GST] whichever is lower • Pre-closure done between >12-24 months will attract a penalty of 4% of principal outstanding + GST or Rs. 15,000 [inclusive of GST] whichever is lower • Pre-closure after 24 months, penalty of 3% of principal outstanding + GST or Rs. 10,000 [inclusive of GST] whichever is lower
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