

SCHEDULE OF CHARGES – TWO-WHEELER LOANS

Dated: 23rd May 2025

PARTICULARS	Two-Wheeler Loans
Processing Fee	Up to 4% of the loan amount plus GST
Document charges	Up to ₹ 1000 plus GST (w.e.f. 23 rd 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 st Apr'24)
Late payment fee	2.5% PM on overdue amount
Pre-closure charges	2% of the outstanding principal amount plus GST if pre-closed on or before 12 months from date of disbursement. 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