

Fees and charges w.e.f 19th Dec-2025

Product Type

Two-Wheeler Loan	Fees & Charges
Processing Fees	3% of Loan Amount
Documentation Charges (Non-Refundable)	Rs. 2,000/- Per Case
Other Charges	Rs. 199/- Per Case
PDD Collection Charges	Rs. 100/- Per Case
EMI overdue charges	2% of EMI Amount
Duplicate no due certificate / NOC	Rs.250/- Per Instance
Duplicate Statement Charges	Rs. 250/- Per Instance
Cheque /ECS/NACH dishonour Charges	Rs.500/- Per Instance
Pre-closure/Part pre-payment:	* Pre-closure within 6 months from date of disbursement - 5% of Principal outstanding. * Pre-closure after 6 months from date of disbursement – 3% of principal outstanding. Note: Prepayment Charges for Micro & Small Enterprises is NIL
Loan cancellation / Rebooking	Rs.1,000/- (Additionally franking / stamping norms as per actuals if applicable)
Stamp duty on Agreement	At Actuals
Legal, Title search, Repossession & Incidental charges	As per State actuals

Note - Applicable GST and other statutory taxes/cess will be charged over and above these charges, except for EMI overdue charges, where GST will not apply.