Fees and Charges w.e.f. 1st Aug 2025

Product Type	
Used Car Loan & Loan Against Car	**Fees & Charges***
Processing Fees	**1.50% to 1.00% of Loan amount***
Document Charges	**INR 1300/-**
Valuation Charges	**As per Actuals**
EMI overdue charges	**2% of the EMI amount**
Charges for CIBIL report	**INR 50 per report**
Stamp Duty + Applicable Charges	**As per Actuals**
Duplicate Statement of Account	**INR 250 per instance**
Asset Repo Charges	**At Actual**
Legal Notice Charges	**At Actual**
Duplicate no due certificate / NOC	**INR 250 per instance**
Bounce Charges/ Instrument Return Charges	**INR 500 per instance**
Pre-closure/Part Prepayment/Balance Transfer Charges	• Pre-closure within 6 months from date of disbursement - 6% of POS (‘Principal Outstanding). • Pre-closure within 7-12 months from date of disbursement :5% of POS (“Principal Outstanding) • Pre-closure within 13-24 months from date of disbursement – 4% of POS (“Principal Outstanding) • Pre-closure 25 months and above from date of disbursement- 3% of - POS (Principal Outstanding) **Note:** Prepayment Charges for Micro & Small Enterprises is NIL **Charges are not inclusive of any applicable tax
Loan Cancellation/ Rebooking Charges	**INR 2000/- (additionally franking / stamping norms as per actuals, if applicable)**

*Processing Fees would vary basis Loan amount

Fees and Charges w.e.f. 1st Aug 2025

Product Type	
New Car Loan	**Fees & Charges***
Processing Fees	**0.50% of Loan amount**
Document Charges	**INR 1300/-**
Valuation Charges	**As per Actuals**
EMI overdue charges	**2% of the EMI amount**
Charges for CIBIL report	**INR 50 per report**
Stamp Duty + Applicable Charges	**As per Actuals**
Duplicate Statement of Account	**INR 250 per instance**
Asset Repo Charges	**At Actual**
Legal Notice Charges	**At Actual**
Duplicate no due certificate / NOC	**INR 250 per instance**
Bounce Charges/ Instrument Return Charges	**INR 500 per instance**
Pre-closure/Part Prepayment/Balance Transfer Charges	• Pre-closure within 6 months from date of disbursement - 6% of POS (‘Principal Outstanding”); • Pre-closure within 7-12 months from date of disbursement :5% of POS (“Principal Outstanding) • Pre-closure within 13-24 months from date of disbursement – 4% of POS (“Principal Outstanding) • Pre-closure 25-36 months from date of disbursement- 3% of - POS (“Principal Outstanding) • Pre-closure above 36 months from date of disbursement- Nil * Pre-closure charges **Note:** Prepayment Charges for Micro & Small Enterprises is NIL **Charges are not inclusive of any applicable tax.
Loan Cancellation/ Rebooking Charges	**INR 2000/- (additionally franking / stamping norms as per actuals, if applicable)**
*Processing Fees would vary basis Loan amount	