

SCHEDULE OF CHARGES - Commercial Vehicle Loan				
Product	Commercial Vehicle Loan		Prepayment /Foreclosure (Excluding GST)	
Loan Amount	Rs. 1 lac to Rs. 25 Cr		Product	Borrower Type
IRR (Rate of Interest)	10.5% Onwards		ROI Type	Foreclosure Charges
Processing Charges	Up to 2% plus GST		Upto 12 months	Post 12 months
Stamp Duty Charges	Actuals		Commercial Vehicle Loan	Individual
Cheque Return/ NACH Return/ SI Return Charges	Rs. 500 per instance		Fixed	For the first 12 months - 4% of the principal outstanding
Cheque pick up charges	Rs. 100 per visit			For the next 12 months - 2% of the principal outstanding
Swapping / Replacement of UDCs / Security Cheques / NACH	Rs. 1500 per instance			
Duplicate Statement Charge	Rs 200/- per instance			
Copy of Credit information obtained from CIBIL	Rs 100/- per instance			
Penal Charges	Penal Charges for Late Payment - 1% of the amount in default or Rs 250/- whichever is higher, per instance. Penal Charges for non-compliance of material terms and / or conditions of the Sanction Letter or Loan Agreement other than towards Late Payment - Rs 5000 for each instance of non-compliance			