

SCHEDULE OF CHARGES - Two Wheeler Loan	
<b>Product</b>	<b>Two Wheeler Loan</b>
<b>Loan Amount</b>	Rs. 15000 to Rs. 1.5 Lakhs
<b>IRR (Rate of Interest)</b>	18% Onwards
<b>Processing Charges</b>	Up to 3.5% plus GST
<b>Stamp Duty Charges</b>	Actuals
<b>Cheque Return/ NACH Return/ SI Return Charges</b>	Rs. 500 per instance
<b>Cheque pick up charges</b>	Rs. 100 per visit
<b>Swapping / Replacement of UDCs / Security Cheques / NACH</b>	Rs. 1500 per instance
<b>Duplicate Statement Charge</b>	Rs 200/- per instance
<b>Copy of Credit information obtained from CIBIL</b>	Rs 100/- per instance
<b>Penal Charges</b>	<p>Penal Charges for Late Payment - 1% of the amount in default or Rs 250/- whichever is higher, per instance.</p> <p>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</p>

  

Prepayment /Foreclosure (Excluding GST)			
Product	Borrower Type	ROI Type	Foreclosure Charges
Two Wheeler Loan	Individual	Fixed	4% of the Outstanding Principal Amount on the date on closure + GST