

SCHEDULE OF CHARGES - Two-Wheeler Loan

Product		Prepayment /Foreclosure (Excluding GST)			
Product	Two-Wheeler Loan	Product	Borrower Type	ROI Type	Foreclosure Charges
Loan Amount	Rs. 15,000 to Rs. 2,00,000	Two-Wheeler Loan	Individual	Fixed	4% of the Outstanding Principal Amount on the date on closure + GST
IRR (Rate of Interest)	16% Onwards				
Processing Charges	Up to 5% plus GST				
Stamp Duty Charges	Actuals				
Cheque Return/ NACH Return/ SI Return Charges	Rs. 500 per instance				
Cheque pick up charges	Rs. 100 per visit				
Swapping / Replacement of UDCs / Security Cheques / NACH	Rs. 500 per instance				
Duplicate Statement Charge	Rs 200/- per instance				
Penal Charges	<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>				