

Fees and charges w.e.f 18th March 2025

Product Type

Two Wheeler Loan	Fees & Charges*
Processing Fees	3% of loan amount
Documentation Charges (Non-Refundable)	Rs 2000/-
Other Charges	Rs. 199/-
EMI overdue charges	2% of EMI amount (GST NOT APPLICABLE)
Issue of Duplicate Interest & Principal Certificate	Rs.250 per instance
Duplicate no due certificate / NOC	Rs.250 per instance
Cheque swapping charges	Rs.250 per instance
Cheque /ECS/NACH dishonour Charges	Rs.500 per instance
Charges for CIBIL report	Rs.50 per instance
Pre-closure/Part pre-payment/ Balance Transfer Charges:	<ul style="list-style-type: none"> • 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 <p>Note: Prepayment Charges for Micro and Small Enterprises is NIL</p>
Loan cancellation / Rebooking	Rs.1000 /- +GST (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

*Charges are not inclusive of any applicable tax / cess Franking charges/stamp duty/statutory charges additional as applicable