

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



Product Type	Fees & Charges*
Used Car Loan & Loan Against Car	
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	<ul style="list-style-type: none"> * 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) * Pre-closure charges from Micro @ Small Enterprises: <ul style="list-style-type: none"> • If pre-closure is vide own funds, NIL prepayment charges will be levied • In case of Balance Loan Transfer 3% of principal outstanding amount as on date of transfer shall be payable by the Borrower.
Loan Cancellation/ Rebooking Charges	INR 2000/- (additionally franking / stamping norms as per actuals, if applicable)
*For disbursed cases these charges will be deducted from Disbursement Amount, taxes as applicable	
** Processing Fees would vary basis Loan amount	

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



Product Type	Fees & Charges*
New Car Loan	
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	<ul style="list-style-type: none"> * 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 from Micro @ Small Enterprises: • If pre-closure is vide own funds, NIL prepayment charges will be levied • In case of Balance Loan Transfer 3% of principal outstanding amount as on date of transfer shall be payable by the Borrower.
Loan Cancellation/ Rebooking Charges	INR 2000/- (additionally franking / stamping norms as per actuals, if applicable)
*For disbursed cases these charges will be deducted from Disbursement Amount, taxes as applicable	