

Sr. No.	Type of Charges	Rate Card (Applicable till 30th June '25)
1	Application Fee (per application)	Rs. 5000 upfront (Non refundable) + GST
2	Loan Processing Fee (New)	2% of the Sanctioned Loan Amount + GST
3	Loan Processing Fee (Refinance)	2% of the Sanctioned Loan Amount + GST
4	Balance Transfer Commitment	1% of the BT/loan amount + GST
5	Documentation Charges per contract (at the time of documentation)	Rs. 500/- + GST
6	Stamping Charges (per agreement)	As per Actuals (Stamp + 250 for handling charges) + GST
7	Loan Cancellation Charges (per agreement)	Rs. 5000/- + GST
8	ROC Charges (Statutory Charges - per charge created)	Rs. 2000/- + Applicable MCA Charges + GST
9	NeSL Charges (Statutory Charges)	Companies- Rs. 300 + GST per year, Commercial entities -Rs. 150 + GST per year, Individuals-Rs. 25 + GST per year
10	PDC/ACH Swapping Charges (per swap)	Rs. 500/- + GST
11	Cheque/ACH Bouncing Charges (per bounce)	Rs. 600/- + GST
12	Delayed Installment Payment Charge (p.a.)	30% p.a. + GST
13	Late payment Interest	As per loan agreement/contract ROI
14	Part Pre-Payment / Foreclosure Charges (As % of POS)(*)	4% of POS(*) + GST
15	Statement of Account Charges	NIL if availed online. Rs. 500/- + GST per contract
16	Duplicate Repayment Schedule/Amortization Schedule (#)	Rs. 500/- + GST per contract
17	Document Retrieval Charges (Other than copy of property and security papers) [per retrieval]	Rs. 750/- + GST
18	Copy of Property/Security Papers (per request)	Rs. 750/- + GST
19	NOC for National / State permit/ change in body type (per request)	Rs. 500/- + GST
20	Charges for furnishing a copy of the credit information report (CIBIL) to the applicant	As per Actuals + GST
21	NOC issuance at the time of closure (per NOC)	NIL
22	NOC reissuance/ revalidation charge (per NOC) (#)	Rs. 500/- + GST
23	Rebooking of Loan Charges (per instance)	Rs. 2500/- + GST
24	Reschedulment Charges (As % of POS)(*)	1% of POS(*) + GST
25	Loan Recall Charges (per loan)	Rs. 2000/- + GST
26	Change in Installment Due Date (per request)	Rs. 1000/- + GST
27	Change in Property/Asset/Collateral (per request)	Rs. 2000/- + GST + Out of pocket(**)
28	Asset Verification Charges (per asset)	As per Actuals + GST
29	Repossession Charges (per asset)	Upto Rs. 25000/- + GST
30	Parking Charges (per asset per day)	Rs. 250/- + GST
31	Valuation Charges for Used/Refinanced vehicle	As per Actuals + GST
32	Equipment/Asset Monitoring Device Installation Charges only for used, if applicable	As per Actuals + GST
33	Legal /Incidental Charges	As per Actuals + GST
34	Legal Notice	As per Actuals + GST

**Applicable GST as on November 15, 2024 is 18%**

(\*) POS - Principle Outstanding

(#) Customer will not be charged for any documents for the first instance except retrieval. The subject charges are applicable for the second instance and later.

(\*\*) All 'Out of Pocket' expenditures would be as per actuals