

Schedule of Charges

Charges Type	Charges to be collected
Stamp Duty and other statutory charges	To be borne by applicant at actual
Pre-payment/ Foreclosure of loan	<ul style="list-style-type: none"> • Within 12 months - 5% charges (plus taxes) on current Principal Outstanding. • After 12 months - 4% charges (plus taxes) on current Principal Outstanding.
Partial Pre-payment	<ul style="list-style-type: none"> • Within 12 months - 5% charges (plus taxes) on the amount partially pre-paid • After 12 months - 4% charges (plus taxes) on the amount partially pre-paid
Processing Fees	Maximum upto 3% of loan amount + taxes
Loan cancellation (Within 7 days from date of Disbursement)	INR 1000+ Taxes
Cheque /NACH /EMI Bounce Charges	INR 500 + Taxes
Default Penal charges	2% per month on overdue amount (no. of days overdue)
Collection charges	Rs.300 + taxes per visit
Vehicle Repossession charges	Upto INR 10,000/- + Taxes
Documents handling charges	Upto INR 500/- + Taxes
Other Charges	As updated time to time on company website

Minimum and Maximum ROI range

Particulars	ROI range
Minimum	14% p.a.
Maximum	30% p.a.