

Schedule of Charges for Vehicle Loan

Sr. No	Particulars	Charges
1	Statement of Account	Physical copy - INR 250 plus GST
2	NOC related charges /Duplicate NOC	INR 500 plus GST
3	Processing Fees	a. For SCV & LCV: Up to 3% of the loan amount (inclusive of GST) or ₹5,000, whichever is higher. b. For MHCV & ICV: Up to 3% of the loan amount (inclusive of GST) or ₹10,000, whichever is higher.
4	Valuation charges	INR 1,000 plus GST per vehicle
5	Cheque & NACH Swapping	INR 500 plus GST for each time NACH/Auto debit are swapped
6	Bounce charges	INR 600 plus GST per instance of bounce
7	Overdue/Late payment charges	36% per annum
8	Foreclosure /Part Payment	There will be lock-in period of 6 months' EMI during which no foreclosure or part payment is allowed. Post 6 months' EMI and up to 24 months' EMI - 5% of Principal Repayment + GST After 24 months' EMI - 4% of Principal Repayment + GST
9	Loan Cancellation charges	INR 5,000 plus GST
10	PDD charges	After 90 days from disbursal, charges will be INR 1,500 per month per asset
11	Repossession, Repo Sale and Incidental Charges	At Actuals
12	Parking charges/Yard Rent	At Actuals
13	Towing Charges	At Actuals
14	Auction charges	At Actuals
15	Legal & Postal charges	At Actuals
16	Stamping charges	At Actuals