

Schedule of charges Wheels

S.No.	Charges Parameters	Two Wheeler	Three Wheeler	Car	Commercial Vehicle & Cons. Equipment	Tractor Finance
1	Interest Rate	Up to 27% p.a.	Up to 24% p.a.	Up to 18% p.a.	Up to 20% p.a.	Up to 24% p.a.
2	Interest Rate- Used Vehicle	Not Applicable	Up to 30% p.a.	Up to 24% p.a.	Up to 27% p.a.	Up to 30% p.a.
3	Loan Processing Charges	Upto 3% of Loan amount, Min. Rs 500	Upto 2% of Loan amount	Upto 2% of Loan amount	Upto 2% of Loan amount	Upto 2% of Loan amount
4	Documentation Charges	Up to Rs 1000	Up to Rs 2000	Up to Rs 5000	Up to Rs 5000	Up to Rs 5000
5	Stamping Charges	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act	As per State's Stamp Act
6	Overdue Interest	3% per month on outstanding amount	3% per month on outstanding amount	3% per month on outstanding amount	3% per month on outstanding amount	3% per month on outstanding amount
7	Prepayment Interest/ Foreclosure Charges*	5% of Principal Outstanding, if paid before 12 month	5% of Principal Outstanding, if paid before 12 month	5% of Principal Outstanding, if paid before 12 month	5% of Principal Outstanding, if paid before 12 month	5% of Principal Outstanding, if paid before 12 month
		3% of Principal Outstanding, if paid after 12 month	3% of Principal Outstanding, if paid after 12 month	3% of Principal Outstanding, if paid after 12 month	3% of Principal Outstanding, if paid after 12 month	3% of Principal Outstanding, if paid after 12 month
8	Part Foreclosure	Not Allowed	Not Allowed	Not Allowed	Not Allowed	Not Allowed
9	Collection Charges	Rs.200	Rs.200	Rs.200	Rs.200	Rs.200
10	Cheque/ SI/ACH/ECS Return Charges	Rs.300	Rs.300	Rs.500	Rs.500	Rs.500
11	Issuance of Duplicate NOC	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500
12	Statement of Account	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500
13	Duplicate Amortisation/ Repayment Schedule	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500
14	Swap Charges (Replacement of PDCs/ Change of Bank)	Rs.1000	Rs.1000	Rs.1000	Rs.1000	Rs.1000
15	Foreclosure Statement Charges	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500
16	Change in Instalment Due Date	Rs.500 plus dierece period interest (if any)	Rs.500 plus dierece period interest (if any)	Rs.500 plus dierece period interest (if any)	Rs.500 plus dierece period interest (if any)	Rs.500 plus dierece period interest (if any)
17	Duplicate Copy of Property/ Loan Document	Rs.1000	Rs.1000	Rs.1000	Rs.1000	Rs.1000
18	Valuation Charges for Used/ Renance Vehcles	Not applicable	Up to Rs.1000	Up to Rs.1000	Up to Rs.1000	Up to Rs.1000
19	Special NOC without removing of Hypothecation	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500
20	Legal/ Sarfeasi/Incidental Charges	At Actuals	At Actuals	At Actuals	At Actuals	At Actuals
21	Repossession Charges	Up to Rs.5000	Up to Rs.8000	Up to Rs.10,000	Up to Rs.15,000	Up to Rs.15,000