

Annexure-1

Schedule of Charges

Particulars	Fees
Proc Fee	<5 lacs: 2.75% + GST 5-10 lacs: 2% + GST 10+: 1.75% + GST
Documentation charges	INR 950 + GST
Admin Fee ()	Loan amount- Admin fee = 1 lacs- 0 1-2 lacs- INR 2500 2-3 lacs- INR 3500 3-4 lacs- INR 4000 4- 5 lacs- INR 4500 5-10 lacs- INR 4500 >10 Lacs- INR 5000
Stamp Duty Charges	202/-
Pre-payment / Foreclosure Charges	Upto 12 months of loan tenure: 5% of POS +GST Between 12-24 months of loan tenure: 4% of POS + GST More than 24 months of loan tenure: 3% of POS + GST <i>Promotional scheme with discounted charges to be rolled out for select customers</i>
Part Payment charges	Allowed after 12 months of loan tenure Payment of upto 25% of POS allowed per instance Charges: Between 12-24 month of loan tenure: 4% of payment amount + GST After 24 months of loan tenure: 3% of payment amount + GST
Penal Charges	3%

Installment bounce charges	INR 600
Cheque/Repayment-Swapping charges	NIL
Physical repayment schedule Statement of account charges	INR 250 to recover courier cost
Asset Verification Charges	INR 500
Cancellation charges	No charges within free look INR 5000 + GST after free look <i>Free look: 5 days from delivery</i>
Rebooking / rescheduling charges	INR 1000 + GST
Legal Charges	Actuals
Repossession Charges and incidental charges	Actuals
Valuation charges (pre disb)	INR 1000 + GST
Valuation charges (post disb)	INR 1000 + GST
Duplicate NOC charges	INR 500 + GST
Auction charges	INR 500 + GST
Yard charges per Day	As per actuals
PDD management charges	INR 500 + GST To be recovered through payout
Collection visit charges	INR 100 + GST



Annexure-2

Schedule of Charges (Dealer Finance)

CHARGE	CHARGE AMOUNT	CHARGE	CHARGE AMOUNT
Penal Charge for delayed EMI Payment.	3% per month / 36% per annum on the tranche amount	Stamping Charges and registration charges	Rs.200 on Credit Facility Agreement, Power of Attorney and Hypothecation deed
Legal Fees (if applicable)	As per actuals	Onboarding Fees	1% (of the sanctioned limit)+ GST
Processing Fee	0.5% on the tranche amount or Rs 500/- (whichever is higher)		