

Charges	Auto Loan
Documentation Charges	Rs. 600 per case
Cheque Bounce Charges	Rs. 750 per Bounce
Cheque Swapping Charges	Rs. 750 per transaction
Stamp Duty charges	At Actual
Part Prepayment charges	Part prepayment is allowed subject to completion of 12 months (i.e., Post payment of 12 EMIs)
	Part prepayment will be allowed twice only during loan tenure. Part prepayment is allowed only once a year. At any point of time, part prepayment will not increase beyond 25% of Principal Outstanding.
	3% of principal being pre-paid
Loan Cancellation	Rs. 1000/- will be charged , in addition in the event of cancellation, interest charges from disbursement date till refund of disbursement amount will be borne by the customer. Processing Fee, Stamp duty and Documentation Charges are non-refundable charges and would not be waived/ refunded in case of loan cancellation. Cancellation can be done only before clearance of 1st EMI.
Loan Re-schedulement charges/ rebooking charges	Rs. 1000/- will be charged. If changes are required on RC, refundable Security Deposit - non-interest bearing of Rs. 5000 would be required. It will be the borrower's responsibility to provide the transferred Registration Certificate to the bank.
Loan Re-schedulement charges	As applicable at the time of Re-schedulement
Processing Charges Amount - For New Car	Upto 1% of Loan Amount or Rs.10000 whichever is lower
Processing Charges Amount - For Used Car	2% of loan amount or ₹6,000 whichever is lower
CIBIL Charges (only on request)	Rs. 50/-
Commercial / Personal Use NOC (conversion subject to credit approval)	Rs. 2250/- per NOC
Collateral Charges	Rs.450 per case
Late Payment Charges	2% per Month
Transaction/Other Charges	At Actuals
Asset Verification Charges	At Actuals
Prepayment charges	From 07 months to 12 months (from 1st EMI) - 6% of outstanding
	From 13 months to 24 months (from 1st EMI) - 5% of outstanding
	Post 24 months (from 1st EMI) - 3% of outstanding
Duplicate NOC / NDC Issuance charges	Rs. 750 per NOC
Loan Statement charges	Rs. 750 per statement
Amortization Schedule Charges	Rs. 750 Per Schedule
Prepayment Statement charge	NA
Revalidation of NOC Charges	NA
Special NOC	Rs. 500 Per Request
Legal /Collections/Repossession & Incidental Charges	At Actuals
Insurance Premium Amount	At Actuals
Insurance Sum Assured	At Actuals
Insurance Term	At Actuals
Valuation Charges (for Used Car only)	Rs. 1,200
GST and other govt. taxes, levies, etc. applicable as per prevailing rate will be charged over and above these charges	