

Fee	Charges
Rack Interest Rate Range	13.25% to 19.99% (Fixed Rate)
Loan Processing Charges	Up to 2.50% of the loan amount subject to a minimum of Rs. 999/-
Pre-payment / Part Pre-payment	a) No Pre-payment permitted until repayment of 6 EMIs b) Part Pre-payment not allowed any time during loan tenure.
Pre-payment charges	07-24 Months - 4% of Principal Outstanding 25-36 Months - 3% of Principal Outstanding 37-48 Months - 2% of Principal Outstanding > 48 Months - Nil Note: Prepayment not allowed prior to payment of 6 EMI.
Loan Closure Letter	NIL
Duplicate Loan Closure Letter	Rs. 750/- per statement
Duplicate No Due Certificate/No Objection Certificate (NOC)	Rs. 250/- Per event
Solvency Certificate	Not applicable
Charges for late payment of EMI	2% per month on EMI / Principal overdue.
Credit assessment charges	Not applicable
Cheque swapping charges	Rs 750/- per event
Cheque bounce charges	Rs.750/- per cheque bounce plus taxes
Duplicate Repayment Schedule Charges	Rs. 750/- per schedule
Loan cancellation / Rebooking charges	Rs. 1000 Interest would be charged for the interim period between date of loan disbursement and date of loan cancellation and processing fees would be retained.
Statement of Account Charges	Rs. 750 per Statement
Legal / incidental charges	At actual
Stamp duty & other statutory charges	At actual
All Fees and Charges mentioned above are non-refundable	
Note: Interest would be charged for the interim period between date of disbursement and date of loan cancellation.	
GST and other govt. taxes, levies, etc. applicable as per prevailing rate will be charged over and above these charges	