



SCHEDULE OF CHARGES –TWO-WHEELER LOANS

Dated: 13th Feb 2026

PARTICULARS	Two-Wheeler Loans
Processing Fee	Up to 4% of loan amount + GST or ₹ 5,000[inclusive of GST] whichever is lower (w.e.f 13 th Feb 2026)
Document charges	Up to ₹ 2000 plus GST (w.e.f. 13 th Feb 2026)
Stamp charges	At actuals
Credit Life Insurance	As applicable
EMI bounce charges	₹ 500 plus GST
Late payment fee	2.25% p.m on EMI overdue amount capped at ₹1000+GST (w.e.f 13 th Feb 2026)
Pre-closure charges	<ul style="list-style-type: none">2% of principal outstanding amount + tax [if loan is pre-closed on/before 12 months from date of disbursement]1% of principal outstanding amount + tax [if loan is pre closed after 12 months from date of disbursement].In both scenarios maximum capping is at Rs.3000[inclusive of tax]
Loan cancellation charges	<ul style="list-style-type: none">Nil (However client would be charged interest for the interim period between date of loan disbursement to loan cancellation and Processing fee, Documentation charges &Stamp duty will be charged)
Legal processing & incidental charges	At actuals + GST
Other charges	Interest certificate - ₹ 50+ GST
	Loan Account Statement - ₹ 50+ GST
	Duplicate NOC - ₹ 500+GST
	Amortization schedule - ₹ 100+GST