



## Car Loan – Schedule of Charges

| Sr. No.                                                         | Description                         | Charges                                                                                                                                                                                                                                                                                                                                                                         |
|-----------------------------------------------------------------|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                                                               | Processing fees                     | Up to 4% of loan amount                                                                                                                                                                                                                                                                                                                                                         |
| 2                                                               | Stamp duty charges                  | Actual as per extant laws                                                                                                                                                                                                                                                                                                                                                       |
| 3                                                               | Bounce charges                      | ₹500 per instance                                                                                                                                                                                                                                                                                                                                                               |
| 4                                                               | Penal charges/default charges       | 2% of overdue amount +GST                                                                                                                                                                                                                                                                                                                                                       |
| 5                                                               | Part payment                        | <p>Fixed Rate Term Loans<br/>Part payment will be allowed once a year only after initial 6 months tenure.<br/>At any point of time, part payment will not increase beyond 25% of Principal Outstanding.</p> <p>Beyond 25%, 4% charge will be applicable on part payment amount above 25%</p> <p>Floating rate term loans<br/>No charges applicable for floating rate loans.</p> |
| 6                                                               | Foreclosure or pre-closure charges  | 4% of Principal outstanding for fixed interest rate loans and Nil charges for floating interest rate                                                                                                                                                                                                                                                                            |
| 7                                                               | Statement of account (SOA)          | ₹500                                                                                                                                                                                                                                                                                                                                                                            |
| 8                                                               | Loan cancellation charges           | Up to ₹4,500                                                                                                                                                                                                                                                                                                                                                                    |
| 9                                                               | Legal charges                       | At actuals                                                                                                                                                                                                                                                                                                                                                                      |
| 10                                                              | Valuation Charge for Used Car Loans | ₹850 +GST                                                                                                                                                                                                                                                                                                                                                                       |
| *All charges mentioned above are exclusive of GST as applicable |                                     |                                                                                                                                                                                                                                                                                                                                                                                 |