

For Vehicle Loans

New Cars / CV				GST / KFC WHEREVER APPLICABLE			
Gross Loan Amount	PF	DC charges	Valuation Charge	CIBIL Charges	Field Verification Charges (FI)	RC Charges	Stamp Cost * (GST & KFC not applicable)
<2.5 L	3500	750	0	200	350	200	200
2.5 L - 3.99 L	4500	750	0	200	350	200	200
4 L - 4.99 L	5500	750	0	200	350	200	200
5 L - 7.99 L	7900	750	0	200	350	200	200
8 L - 9.99 L	9900	750	0	200	350	200	200

> 10 lakhs Loan Amount ,PF will be 1% +KFC+GST and all other charges as given above

Used Car / CV				GST / KFC WHEREVER APPLICABLE			
Gross Loan Amount	PF	DC charges	Valuation Charge	CIBIL Charges	Field Verification Charges (FI)	RC Charges	Stamp Cost* (GST & KFC not applicable)
<2.5 L	4500	750	750	200	350	Actuals	200
2.5 L - 3.99 L	6500	750	750	200	350	Actuals	200
4 L - 4.99 L	8500	750	750	200	350	Actuals	200
5 L - 7.99 L	9500	750	750	200	350	Actuals	200
8 L - 9.99 L	12500	750	750	200	350	Actuals	200

> 10 lakhs Loan Amount X 2% + KFC+GST OR minimum 15000 +KFC +GST whichever is LOWER and all other charges as given above

Two Wheeler				GST / KFC WHEREVER APPLICABLE			
Product	PF	DC charges	Valuation Charge	CIBIL Charges	Field Verification Charges (FI)	RC Charges	Stamp Cost* (GST & KFC not applicable)
Two Wheeler Loans (New)	3 % of Loan amount	750	0	200	350	Actuals	200
Two Wheeler Loans (Used)	3 % of Loan amount (Min Rs2000/-)	750	750	200	350	Actuals	200

OTHER SERVICE CHARGES

GST / KFC WHEREVER APPLICABLE	
Service Charges	Amount (Exclusive Tax)
NOC to convert from Private to Commercial	Rs.5000/-
Cancellation of Contract (other than foreclosure and prepayment interest) at specific request of the Borrower and agreed by the Lender	Rs.3000/-
Loan Rebooking charge / LPG/CNG/NOC/ NOC for Commercial to Personal Use	Rs.2000/-
NOC for Interstate Transfers/ NOC for renewing Permit / NOC for double clutch fitting or modification of Asset	Rs.1000/-
Issue of Duplicate copy of the Agreement /Duplicate NOC/ NOC for Duplicate Registration certificate/ Cheque Return Charges (other than Two Wheeler)/ Valuation Charges / Documentation Charges	Rs.750/-
Copy of Property documents/ Loan Closure certificate / No due certificate/ Issue of Duplicate security deposit receipt per receipt	Rs.250/- Per Document
PDC Swap Charges/ Statement of Account/ Repayment Schedule/ Account Outstanding Break up Statement/ Old record search charges (36months and above)/ Collection charge for Non PDC cases/ Termination Charges/ Cheque Return charges (Two Wheeler)/ NOC for Changing address in RC Book/ Deed holding certificate /Closure Letter Charge	Rs.500/-
For Personal Loan – NACH Swap Charges/ Statement of Account/ Repayment Schedule/ Account Outstanding Break up Statement/ Old record search charges (36months and above)/ Collection charge / Cheque / NACH Return charges.	Rs.150/-
Field Verification Charges (FI)	Rs.350/-
Registration Certificate Charges	Rs.200/Actuals
Cibil Charges	Rs.200/-
Visit Charges	Rs.250/- Per Visit
Demand Notice Charges	Rs.100/-
Pre Closure charges	6% on the principal amount outstanding the date of closure
ROC Charges	Actual Amount
Collection Charges	
EMI amount up to 6000	Rs.294/-
EMI amount 6001 to 12000	Rs.504/-
EMI amount 12001 to 20000	Rs.630/-
EMI amount 20001 above	Rs.756/-
Cash Transaction Charges	
Remittance of Rs.1 to 999	Nil
Remittance of Rs. 1000 to 49999	Rs.50/-
Rs.50000 to 199999	Rs.100/-
BBPS Collection Charge	
Per Transaction	Rs.12/-

For Gold Loans**GST / KFC WHEREVER APPLICABLE**

Charge Name	Scheme Applicability	Rate of Charges Applicable
Postage Charges	All Schemes	₹5 (6–9 months), ₹10 (9–11 months), ₹40 (above 11 months)
Token Charges	All Schemes	₹20 (up to ₹1,00,000), ₹50 (above ₹1,00,000)
Token Lost Charges	All Schemes	₹ 25
SMS Charges	All Schemes	₹5 (0–3 months), ₹10 (3–6 MONTHS), ₹15 (6–9 months), ₹20 (9–12 months), ₹25 (above 12 months)
Auction Expenses	All Schemes	₹400 (up to ₹99,999), ₹600 (₹1,00,000–₹1,99,999), ₹800 (₹2,00,000 & above)
Credit Appraisal Charge	All Schemes	₹10 ($\leq$ ₹3L), ₹25 (₹3–5L), ₹50 (₹5–15L), ₹75 (₹15–50L), ₹150 ($>$ ₹50L)
Safe Custody Charges	All Schemes	₹ 5 per day
Penal Charges on Gold Loan	EMI Scheme	₹0.68 per ₹1000/- per day
Penal Charges on Gold Loan	All Schemes	₹0.08 per ₹1000/- per day
Cash Handling Charges	All Schemes	0.20%
BBPS Charges	ALL Schemes	Rs.12/- Per Transaction