



VIEW DETAILED LIST OF FEES AND CHARGES

Financing Your Business

Description of charges

Commercial Vehicles Finance

EMI Return charges*

Rs. 550/- per instance

Foreclosure/Prepayment Charges*

4 % of POS (Principle Outstanding) for preclosures with 1 year from 1st EMI

2% of POS (Principle Outstanding) for preclosures after 1 year from 1st EMI

Cheque/ECS Swap Charges

Rs. 500/- per transaction

Duplicate Amortisation Schedule Charges

Rs. 200/- per schedule

Loan Re-schedulement/Rebooking Charges

Rs. 1000/-

Duplicate/Special NOC Charges

Rs. 500/- per instance

CIBIL Report Charges(on request)

Rs. 50/- per request

Stamp Duty

At actuals

Late Payment Penalty

2% per month on unpaid EMI

Processing fees (Non-Refundable)*

New/Used Loans: up to 1.50% of the Loan Amount

Service Charges*

Up to 1.50% of the Loan Amount

Valuation charges

Used Vehicles only - At actuals

Asset verification charges

At Actuals

Legal/Collection/Repossession and Incidental charges Incidental charges are those expenses that are not budgeted or specified but are incurred by the bank on behalf of the customer.

At Actuals

Loan Cancellation

In the event of cancellation of loan, interest charges from disbursement date till refund of disbursement amount will be borne by the customer. Processing Fee, Stamp Duty are non-refundable charges and would not be waived/refunded in case of loan cancellation.

Rates offered for loans extended to individual customers - Quarter ended September, 17

Minimum IRR Maximum IRR Average IRR

7.90% 18.50% 10.26%

Annual Percent Rate(APR) offered for loans extended to individual customers - Quarter ended September, 17

Minimum APR Maximum APR Average APR

7.90% 18.85% 10.30%

*Where ever notified Service Tax and other government levies, as applicable, would be charged additionally at the applicable rates