

Schedule of Charges

A. Retails Credits & Ops:

Charge Type	Details	
Processing Fee	Based on the Loan Amount	
Late Payment Charges	24% Annually 2% per month on unpaid EMI	
Repayment / EMI Bounce Charges	Rs. 500/- per return cheque	
Part Prepayment Charges	0 to 24 Months	5% of the Part payment amount with applicable taxes.
	25 Months and above	3% of the Part payment amount with applicable Charges.
Loan Prepayment Charges (On the loan principal o/s)	Within 6 months from the date of 1 st EMI	6% + Taxes
	Within 07 to 24 months from the date of 1 st EMI	5% + Taxes
	After 24 months from the date of the 1 st EMI	3% + Taxes
Legal / Collection / Repo / Parking & Other Charges.	As per actuals + Taxes	
Loan cancellation & Rebooking charges	Rs. 5,900/-	
Duplicate NOC Charges	Rs. 750/-	
Repayment Swap Charges	NIL	
Charges for documents like Statement of Account / Repayment Schedule / Foreclosure Letter & Welcome Kit	NIL	
Documentation Charges	Rs. 350/-	
Stamp Duty Charges	As per Applicable Laws of the State	
Loan Statement Charges (per statement)	NIL	

B. Dealer Funding:

Charge Type	Details
Processing Fee	Based on the loan amount
Processing Fee - AWSS	Rs. 10,000 per additional wholesale support
Renewal Fee	Rs. 20,000 per renewal
Penal Charges	4% p.a. on overdue amount, if delay in payment beyond grace period
Commitment Charges	0.25% p.a. on unutilized portion of New /Used Car limit, if average utilization of limit is <50% in a month
	Nil, if average utilization of limit is > 50% in a month
EMI Late Payment Charge	2% per month on unpaid EMI
EMI Bounce Charges	Rs. 500 per bounce
WCTL / ITL Foreclosure Charges	Nil, if closed after 12 months of disbursement
	2.5% on POS, if closed within 12 months of disbursement
Stamp Duty Charges	As per applicable laws of the State
Stock Audit, Legal, ROC, CERSAI, Valuation, Title search, Parking, Information utility & other charges	As per actuals + Taxes

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Charges for documents like Statement of Account / Repayment Schedule / Foreclosure Letter/ Repayment Swap Charges.	Nil
Audit non-compliance charges	4% p.a. on total outstanding, monthly

C. Kinto:

Charge Type	Details	
Lease Management / Processing Fee	Rs. 2,500/- or up to 3.00 % of lease value whichever is higher	
Late Payment Charges	24.00% per annum of Outstanding Instalments post due date	
Repayment / EMI Bounce Charges	Rs. 1,000/- per transaction	
Part Prepayment Charges	Not Applicable	
Early Termination Amount / Prepayment Charges (principal o/s)	Method 1: On Present Value Method: Present Value of outstanding future rental for balance months discounted with discounting rate	Deal Rate Less 3.00%
	Method 2: On Book Value (Principal Outstanding) Basis:	
	Within 6 months from the date of 1 st EMI	4% + Taxes
	Within 07 to 24 months from the date of 1 st EMI	3% + Taxes
	After 24 months from the date of the 1 st EMI	2% + Taxes
Legal / Collection / Repossession / Parking & Incidental charges	As per actuals + Taxes	
Lease cancellation & Rebooking charges	Rs. 5,000/- + Taxes	
Duplicate NOC Charges	Rs. 1,000/-	
Repayment Swap Charges	Rs. 1,000/-	
Foreclosure Letter & Welcome Kit	NIL	
Documentation Charges	Physical copies with attestation: Rs. 500/-	
Stamp Duty Charges	As per Actual, subject to state laws-to be procured by lessee directly	
Re-schedule Charges (Change in EMI/ Tenure/ Cycle Date)	Rs. 5,000/- or 1.50 % of lease amount whichever is higher	
Valuation charges	Rs. 1,000/-	
Registration Charges for Borrowers' ECS Mandate (Lease repayment)	NIL	
Interest Certificate	NIL	
Duplicate copy of Agreement/ Statement of Account/ Repayment Schedule (per statement)	Rs. 500/-	
Excess Wear & Tear charges	Based on inspection at Return of vehicle	
Legal / Collection / Repossession / Parking & Incidental charges	As per actuals + Taxes	
Excess Mileage charges	Based on Vehicle Make & Model	

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