

ROI	Personal loan	Consumer loans	Auto loans	Two wheeler loans	MSME/SME loans
Interest p.a.	15.00% to 45.00%	15.00% to 45.00%	15.00% to 36.00%	18.00% to 40.00%	20.00% to 40.00%

Fees & Charges

Particulars	Personal loan	Consumer loans	Auto loans	Two wheeler loans	MSME/SME loans
Processing fees	Upto 5%	Upto 5%	Upto 3%	Upto 5%	Upto 4%
Cheque / ACH bounce Charges (Per Bounce)	Upto INR 600	Upto INR 400	Upto INR 600	Upto INR 600	Upto INR 600
Delayed Installment payment charge/Penal Charge (p.a)	Upto 40%	Upto 40%	Upto 40%	Upto 40%	Upto 40%
Pre payment charges (as % of POS)	Upto 4%	Nil	Upto 4%	Upto 4%	Upto 4%
Installment collection charges (Per installment)	INR 200	INR 200	INR 200	INR 200	INR 200
Reschedulment Charges (as % of POS)	Upto 2%	Upto 2%	Upto 2%	Upto 2%	Upto 2%
Loan Recall Notice charges (Per Loans)	Upto INR 2000	Upto INR 2000	Upto INR 2000	Upto INR 2000	Upto INR 2000
Gold Auction Charges	NA	NA	NA	NA	NA
Documentation charges	NA	NA	Upto 3%	Upto 3%	NA
Foreclosure/Prepayment charges	Less than 1 year from disbursement: Upto 4% of POS more than 1 year: Upto 3% of POS	Nil	Less than 1 year from disbursement: Upto 4% of POS more than 1 year: Upto 3% of POS	Less than 1 year from disbursement: Upto 4% of POS more than 1 year: Upto 3% of POS	Less than 1 year from disbursement: Upto 4% of POS more than 1 year: Upto 3% of POS
Legal /Recovery /Repo & other Charges	As per Actual	As per Actual	As per Actual	As per Actual	As per Actual

Please note:

The above charges are exclusive of GST.

Processing fee is charged on Sanctioned loan amount.

Any waiver of charges be permitted subject to approval of appropriate authority

The quantum of the delayed instalment payment charge to be reasonable.

Penal charges levied on borrowers by whatever name shall not be capitalised.

With effect from April 01, 2024, no additional component can be added to the rate of interest in the form of 'Penal Interest'. There shall not be any additional rate of interest / premium / default interest payable on default by the borrower w.e.f. April 01, 2024.

The delayed instalment payment charge for loans sanctioned to 'individual borrowers, for purposes other than business', cannot be higher than such charges applicable to non-individual borrowers.