

## Fuel Finance - Interest and Charges

Interest Rate	10 % to 36 %
Processing Charges	Up to 0.75 % Processing charges on sanctioned amount
Document Charges (charges levied for processing of loan application)	Levied as per product/payment mode
Cancellation Charges (charges levied where the Borrower cancels the Loan after the Loan is disbursed)	Rs. 5,150/-
Retainer Charges (charges to be paid on non-payment of any Installment. These charges would be levied at all times as long as one/two Installments are outstanding. For sake of clarification, these charges shall not be levied if non-payment of instalment goes beyond two installments. For further clarity, these charges are in addition to other charges/interest and without prejudice to Lender's other rights and remedies.)	Between Rs 260/- to Rs 720/-, depending on product/channel/overdue bucket
Collection Agency Charges (charges levied upon non-payment of more than two Installments and the Loan being allocated to a collection agency. For clarity, these charges are in addition to other charges/interest and without prejudice to Lender's other rights and remedies)	4.15% of amounts collected against overdue Installments
Swapping Charges (charges levied per instance where the Borrower opts for swapping of any payment mode/instrument with another mode/instrument of the same or different bank)	Rs. 515/-
Bank Charges (charges levied for each dishonour of a payment/ instruction. For clarity, these charges are in addition to other charges/interest and without prejudice to Lender's other rights and remedies, including under Section 138 of the Negotiable Instruments Act, 1881)	Rs. 415/-
Statement of Account Charges (charges levied for issue of copy of statement of account)	Rs. 105/-
Duplicate NOC Charges (charges levied for issue of a duplicate No Objection Certificate)	Rs. 520/-
Overdue Interest (charges levied as per Clause 3.8 of the Agreement, where the Borrower defaults in payment of the Outstanding Balance under the Agreement and will	(Overdue x 36% x No of delayed days)/365

accrue on a daily basis until the repayment of all dues payable by the Borrower under the Agreement)	
Legal Expenses (being fees and expenses including retainer charges of advocate, solicitor or attorney related to any legal dispute or litigation relating to or involving the Borrower or Asset. For clarity, these charges are in addition to other charges/interest and without prejudice to Lender's other rights and remedies)	At Actuals
Parking Charges (charges levied on a daily basis for parking the repossessed Asset(s).)	Rs 55 or Rs 75 or Rs 105 per vehicle per day (depending on vehicle type)
Prepayment Charges (charges levied upon prepayment of the Loa before maturity)	4.15 % of the future outstanding principal amount of the Loan or INR 5150/- whichever is higher.  If the remaining term of Loan is 3 months or less, 4.15% of future outstanding principal amount of the Loan.
ROC Charges (statutory charges levied by the respective Registrar of Companies for creation of charge/ security by Borrower)	At Actuals
Repossession Charges (charges levied in respect of repossession of the Asset(s). For clarity, these charges are in addition to other charges/interest and without prejudice to Lender's other rights and remedies.)	At Actuals
Service Charges (charges levied for any change/amendment in the terms of the Loan, at the request of the Borrower)	At Actuals
Stamp Duty Charges (statutory duty levied in respect of stamp duty payable on the Agreement)	As per State laws
Other Charges (charges as may be levied by the Lender from time to time)	As may be communicated from time to time
CKYC/ NeSL Charges /Any other Statutory or Regulatory charges	At Actuals