

Interest Rates ,Fees, Charges and Commissions

Given below are the rates of interest, chargers and fees for lending products. The company reversers the right to amend the rates, change, add or remove any charges and fees given below or impose new fees and charges.

Rates of Interest - Lending products

Product	Range
Leasing	15.00 % p.a to 32.00% p.a.
Auto Loan	15.50 % p.a to 32.00% p.a.
Hire Purchase	15.50 % p.a to 32.00% p.a.

The applicable rates will be decided by the Company after assessing the credit risk of the client, asset type, registration status of the vehicle and other credit assessment criteria.

Fees

Documentation Fees for Lending Products

Category	Fee Per Transaction/ Facility
Three Wheeler & Two Wheelers	3,200/-
Other Categories	
Facility Value < Rs,500,000/-	5,200/-
Facility Value =< Rs, 500,000/- but < Rs 1,000,000/-	7,200/-
Facility Value =< Rs, 1,000,000/- but < Rs 3,000,000/-	10,200/-
Facility Value =< Rs, 3,000,000/- but < Rs 5,000,000/-	12,200/-
Facility Value => Rs, 5,000,000/-	15,200/-

Government Levies

The lending products are also subject to certain government levies and taxes

Commissions

There might be Commissions involved for lending products in line with the generally accepted market practice

Interest Rates - Fixed Deposits

Given below are the Interest Rates for deposit Products. The Interest earned is subject to Government Levies where applicable.

Period	Monthly		Maturity	
	Rate	AER	Rate	AER
01 month			9.00%	9.38%
03 months	10.00%	10.47%	10.00%	10.38%
06 months	10.50%	11.02%	10.50%	10.78%
12 months	11.50%	12.13%	12.50%	12.50%
18 months	12.00%	12.68%	12.79%	12.41%
24 months	12.25%	12.96%	13.50%	12.69%
36 months	12.25%	12.96%	14.00%	12.40%
48 months	12.50%	13.24%	14.00%	11.76%
60 months	13.00%	13.80%	14.54%	11.55%

* Senior Citizens are eligible for additional 0.50% than the above stated rates for tenors of 12 months & above

* Senior citizens are classified as 60 years & above