

Interest Rates, Fees, Charges and Commissions

Given below are the rates of interest, charges and fees for lending products. The company reverses 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	Minimum Rate
Leasing	16.5% p.a.
Auto Loan	16.0% 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	1% from the Facility Value
Two Wheelers	3,000
Other Categories	
Facility Value < Rs,500,000/-	9,000/-
Facility Value =< Rs, 500,000/- but < Rs 1,000,000/-	11,000/-
Facility Value =< Rs, 1,000,000/- but < Rs 3,000,000/-	16,000/-
Facility Value =< Rs, 3,000,000/- but < Rs 5,000,000/-	20,000/-
Facility Value => Rs, 5,000,000/-	25,000/-

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

The Interest earned is subject to Government Levies where applicable. Current Fixed Deposits rates will be display on the Website

- ❖ 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.