

### **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**

<b>Product</b>	<b>Range</b>
Leasing	11.50 % p.a. to 30.00% p.a.
Auto Loan	11.50 % p.a. to 30.00% 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**

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

### **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**

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

Period (Month/s)	Monthly		Maturity	
	Monthly	A.E.R.	Maturity	A.E.R.
<b>1</b>	-	-	5.11%	5.23%
<b>3</b>	5.14%	5.26%	5.36%	5.47%
<b>6</b>	5.38%	5.51%	5.61%	5.69%
<b>12</b>	6.86%	7.08%	7.00%	7.00%
<b>18</b>	6.86%	7.08%	7.00%	6.88%
<b>24</b>	7.50%	7.76%	7.50%	7.24%
<b>36</b>	8.00%	8.30%	8.00%	7.43%
<b>48</b>	8.00%	8.30%	8.36%	7.48%
<b>60</b>	8.50%	8.84%	8.50%	7.34%

- ❖ 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.