



### Used Car Finance : Charges

Sr. No	Type	Charges
1	Processing Charges# [Range]	1% to 2%
2	Documentation charge	Rs 1500 (inclusive of GST)
3	Overdue charges (ODC)	36% p.a
4	Cheque bounce charges (CBC)	RS 500 for every cheque bounce
5	Insurance Renewal penalty charges (IRP)	258
6	Pre closure charges	Foreclosure payment amount*3 or 4%
6.1	Part Pre-payment charges	2%
7	Field Visit Charges	250
	Repossession charges (paid to repo vendor)	Minimum Rs.3000/- to Maximum Rs.25000
8	Valuation charges (Paid to valuator vendor)	Rs. 500-750
	Legal charges (paid to vendor)	Minimum Rs.250/- to Maximum Rs.30000
9	Parking Yard charges (Paid to vendor)	Rs.50/- Per day or Actuals depending on Vehicle type whichever is higher
10	Duplicate NOC	500
11	Stamp Duty	At Actuals
12	Bank Swap charges	Up to Rs.1000/
13	EMI Due Date Change	24% on POS into No. of days divided by 365
<p>*Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)</p> <p># Processing fee would depend upon the loan amount, the nature of vehicle and other factors</p>		