



Interest Rates and Processing Charges

Product	Interest rates	Processing fees (PF)
New Tractors, Harvesters & Implements	13% – 20%	0% - 2%
Road Construction Equipment	8% - 13%	0% - 2%
Used Tractors, Refinance & Top-up cases	17% - 24%	0% - 2%

Schedule Of Charges		
	Nature of Charges	Amount
1	Cheque collection charges- outstation cheques	Nil
2	Non-Post-dated/Non ECS collection charges	Nil
3	Cheque Bounce Charges or ECS dishonour charges	Rs. 500 per instance (exclusive of gst)
4	Assignment	Nil
5	Travelling expenses per month	Nil
6	Charges for issuing duplicate termination papers (Duplicate NOC)	Rs. 350 per occasion (exclusive of gst)
7	Cash handling charges	Rs. 100 per occasion (inclusive of gst)
8	Charges for furnishing statement of account – 2 nd time	Rs. 100 per occasion (exclusive of gst)
9	Cheque Swapping Charges	Rs. 500 per occasion (exclusive of gst)
10	Revocation/changes of ECS instruction charges	Rs. 300 per occasion (exclusive of gst)
11	Charges for issuing copy of any document at borrowers request	Nil
12	Processing Fees	Upto 3% of Facility Amount
13	Non utilization and cancellation charges	Rs. 1000 (exclusive of gst)
14	Prepayment Charges / preclosure charges / foreclosure charges	4% on principal outstanding – If prepayment done before 12 months of disbursement date of Facility Amount. 2% on principal outstanding – if prepayment done after 12 months of disbursement date of Facility Amount (Disbursement of Facility Amount means the delivery of Facility Amount by the Lender)
15	Loan cancellation and rebooking charges	Rs. 3000 (exclusive of gst)
16	Stamp Duty Charges (As per applicable laws of the State)	At actual
17	Registration Charges (if applicable)	At actual
18	Change in Repayment frequency	Nil
19	Default Interest Rate	36% Per annum
20	Loan Statement / Duplicate Repayment Schedule Charges	Rs. 100 per occasion (exclusive of gst)
21	NOC Issuance Charges	Rs. 500 per occasion for duplicate (exclusive of gst)
22	Legal / Collections / Repossession and Incidental Charges	At actual
23	Other Statutory Charges (if applicable)	At actual
24	Valuation charges (if applicable)	Rs.900 (exclusive of gst)

******Disclaimer**

1. The above interest rates and PF defines the range. Individual offers vary subject to assessment arrived as per interest gradation risk of the Company.
2. Interest rates and PF also vary in seasonal and special schemes offered from time to time.