Interest Rates and Other Charges

Loan Product Category	Indicative Annual Interest Rate (p.a.)	Standard Tenor Range
Electric Two-Wheeler (E2W) / Three-Wheeler (E3W) Loans	upto 28%	Upto 36 Months
Electric Four-Wheeler (E4W) & Fleet Loans	upto 24%	Upto 60 Months
Solar Rooftop & Clean Energy Financing	upto 24%	Upto 84 Months
SME Sustainable Business Loans	upto 24%	Upto 48 Months
Corporate Loans	upto 24%	Upto 60 Months
Personal Loans	upto 24%	Upto 36 Months
Short Term Personal Loans	upto 270%	Upto 8 months
Mediclaim Premium Financing	upto 24%	Upto 36 Months
Loan Against Mutual Funds	upto 24%	Upto 36 Months

Charge Description	Amount
Loan Processing Fee (Upto as % of loan amount)	10% + GST
Cheque / ACH Bounce Charges (in Rs. per instance)	500 + GST
Delayed Installment Payment Charge (rate per annum)	Upto 36% over and above + GST on overdue amount for the entire default period
PDC / ACH Swap Charges (in Rs. per instance)	500 + GST
Statement of Account Charges — Through Mobile App & Web App	Nil
Statement of Account — Through Other Channels (in Rs. per instance)	Upto 500 + GST
Pre-payment Charges (Upto as % of Principle outstanding)	5%
Stamp Duty	As per actuals