

w.e.f.01.01.2020		CONSUMER FINANCE DIVISION (CFD)				SCHEDULE OF CHARGES (SOC)		
S.No.	Details	Construction Equipments		Heavy / Medium / Light Commercial Vehicles		Tractors & Small Commercial Vehicles		
1	Rate of Interest (Diminishing) i.e. Effective ROI	New: Between MCLR & 16%	Fixed ROI Basis	New: Between MCLR & 16%	Fixed ROI Basis	New: Between 14% & 24%	Fixed ROI Basis	
		Used: Between 12% & 18%		Used: Between 12% & 18%		Used: Between 16% & 24%		
2	Loan Processing Charges (Non Refundable) *	upto 5% of Loan Amount		upto 5% of Loan Amount		upto 5% of Loan Amount		
3	Documentation Charges (Non Refundable) *	upto 5% of Loan Amount		upto 5% of Loan Amount		upto 5% of Loan Amount		
4	Stamping Charges (Non Refundable) *	Applicable as per the respective State's Stamp Act (\$)		Applicable as per the respective State's Stamp Act (\$)		Applicable as per the respective State's Stamp Act (\$)		
5	Loan Cancellation Charges *	Rs. 1500 per case		Rs. 1500 per case		Rs. 1500 per case		
6	Overdue Interest Monthly *	upto 36% per annum compounded monthly		upto 36% per annum compounded monthly		upto 36% per annum compounded monthly		
7	Collection Charges (Local as per municipal / city limits) - Cheque Return related instance. *	Rs. 100 per instance of local visit to customer premises & Rs. 250 per instance of outstation visit to customer premises will be charged to customer whether any installment payment is made or not.		Rs. 100 per instance of local visit to customer premises & Rs. 250 per instance of outstation visit to customer premises will be charged to customer whether any installment payment is made or not.		Rs. 100 per instance of local visit to customer premises & Rs. 250 per instance of outstation visit to customer premises will be charged to customer whether any installment payment is made or not.		
8	Collection Charges - Part PDC / No PDC / Collection / Pull out / Outstation PDC / Closure of bank A/c / Invalid (SI/Debit/ACH Mandate) etc *	Rs. 300 per instance of visit to customer premises will be charged to customer whether any installment payment is made or not.		Rs. 300 per instance of visit to customer premises will be charged to customer whether any installment payment is made or not.		Rs. 300 per instance of visit to customer premises will be charged to customer whether any installment payment is made or not.		
9	Cash Collection Charges (whether paid at our branch (or) paid to our field exec. towards dues/overdues/settlement/sale proceeds etc.) *	upto 1% of cash collected subject to a minimum Rs.100/-		upto 1% of cash collected subject to a minimum Rs.100/-		upto 1% of cash collected subject to a minimum Rs.100/-		
10	Repayment Dishonour Charges (Cheque/SI/ACH) *	Rs. 500 per Instance + Bank charges on actuals		Rs. 500 per Instance + Bank charges on actuals		Rs. 500 per Instance + Bank charges on actuals		
11	Swap Charges (Replacement of PDCs / Repayment Mode) *	upto Rs. 500 per Swap / per Instance		upto Rs. 500 per Swap / per Instance		upto Rs. 500 per Swap / per Instance		
12	Preclosure Charges *	2% - 5% of the Principal outstanding		2% - 5% of the Principal outstanding		2% - 5% of the Principal outstanding		
13	Duplicate NOC Issuance Charges *	Rs. 500 per vehicle / per instance		Rs. 500 per vehicle / per instance		Rs. 500 per vehicle / per instance		
14	Statement Charges *	a Statement of a/c charges Rs. 200/- per statement b Prepayment statement charges - Rs. 100/- per statement		c Revalidation of NOC Rs. 500/- per NOC d NOC to convert from personal to commercial regn & from commercial to personal regn NOC to RTO for conversion of fuel used & miscellaneous NOCs upto Rs. 2000/- (per NOC)		e CIBIL / Other CIB CIR Charges - Rs. 50/- f Legal / repossession / incidental charges - at Actuals. g Vehicle registration & hypothecation verification Charges - Rs. 100 per instance.		
Notes	1. The charges or fees given in the above table are subject to change at the sole discretion of the bank and the one recorded in agreement will be binding over this schedule. 2. Please note that all products may not be handled at all branch outlets. 3. For the details of rate of interest for each product segment - please contact our nearest branch. 4. There can be variations to the above rates based on actual loan product variants being availed / time - specific financing schemes being offered. 5. Bank reserves the right to consider the loan applications based on merits of the case and bank's decision shall be final and binding. a. All loan are on fixed (ROI) basis unless specified otherwise. The Bank would be communicating the customer IRR (Effective ROI) and also the flat ROI for ease of understanding, to the customer vide its Sanction Letter, Agreement Schedule, Printed Welcome kit cum contractual details. b. The customer IRR (ROI) as mentioned in the SOC (or) more specifically in the Sanction Letter, Agreement Schedule, Printed Welcome kit cum contractual details shall be basis Bank's current applicable MCLR + MARGIN for fixed rate loans and based on current EBLR+MARGIN for Home Loans.				6. Goods and Service Tax and other government taxes & levies at prevailing rates would be charged over and above the rates / charges indicated in this schedule (as may be applicable) 7. The Bank reserves the right to assess and levy charges on transactions which are not covered by this schedule, on a case to case basis like legal / repossession and recovery/ communication / travel expenses, SMS and Tele calling charges etc. 8. For any updates / latest changes in the Schedule of Charges please visit us at www.indusind.com. 9. Loan processing charges, Documentation Charges, Stamp Duty (\$) & other expenses incurred on "Actuals" basis are Nonrefundable. 10. For any further queries please contact our nearest CFD Office. * Goods and Service Tax (GST) as applicable and at rates as are prevalent from time to time.			

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CONSUMER FINANCE DIVISION (CFD)

SCHEDULE OF CHARGES (SOC)

S.No.	Details	Two Wheelers	Passenger Vehicles (Multi Utility Vehicles & Cars)	Home Loan
1	Rate of Interest (Diminishing) i.e. Effective ROI	New: Between 21% & 27% Refinanced Between 21% & 30%	New: Between MCLR & 16% Used: Between 12% & 18%	New: Between EBLR+MARGIN & 15% Top-up if any between EBLR+MARGIN & 17%
		Fixed ROI Basis	Fixed ROI Basis	Floating ROI Basis
2	Loan Processing Charges (Non Refundable) *	upto 5% of Loan Amount	upto 5% of Loan Amount	upto 2% of finance amount subject to minimum of Rs. 5000/-
3	Documentation Charges (Non Refundable) *	upto 5% of Loan Amount	upto 5% of Loan Amount	NA
4	Stamping Charges (Non Refundable) *	Applicable as per the respective State's Stamp Act (\$)	Applicable as per the respective State's Stamp Act (\$)	Applicable as per the respective State's Stamp Act (\$)
5	Loan Cancellation Charges (Non Refundable) *	Rs. 1500 per case	Rs. 1500 per case	upto Rs. 2500 per case
6	Overdue Interest Monthly *	upto 36% per annum compounded monthly	upto 36% per annum compounded monthly	upto 24% per annum compounded monthly
7	Collection Charges (Local as per municipal / city limits) - Cheque Return related instance. *	Rs. 100 per instance of local visit to customer premises & Rs. 250 per instance of outstation visit to customer premises will be charged to customer whether any installment payment is made or not.	Rs. 100 per instance of local visit to customer premises & Rs. 250 per instance of outstation visit to customer premises will be charged to customer whether any installment payment is made or not.	Rs. 100 per instance of local visit to customer premises & Rs. 250 per instance of outstation visit to customer premises will be charged to customer whether any installment payment is made or not.
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10	Repayment Dishonour Charges (Cheque/SI/ACH) *	Rs. 500 per Instance + Bank charges on actuals	Rs. 500 per Instance + Bank charges on actuals	Rs. 500 per Instance + Bank charges on actuals
11	Swap Charges (Replacement of PDCs / Repayment Mode) *	upto Rs. 500 per Swap / per Instance	upto Rs. 500 per Swap / per Instance	upto Rs. 500 per Swap / per Instance
12	Preclosure Charges *	2% - 5% of the Principal outstanding	2% - 5% of the Principal outstanding	2% - 5% of the Principal outstanding - NA for floating ROI cases (individuals)
13	Duplicate NOC Issuance Charges *	Rs. 500 per vehicle / per instance	Rs. 500 per vehicle / per instance	Rs. 500 per NOC / per instance
14	Statement Charges *	a Statement of a/c charges Rs. 200/- per statement b Prepayment statement charges - Rs. 100/- per statement	c Revalidation of NOC Rs. 500/- per NOC d NOC to convert from personal to commercial regn & from commercial to personal regn NOC to RTO for conversion of fuel used & miscellaneous NOCs upto Rs. 2000/- (per NOC)	e CIBIL / Other CIB CIR Charges - Rs. 50/- f Legal / repossession / incidental charges - at Actuals. g Vehicle registration & hypothecation verification Charges - Rs. 100 per instance.

Notes

- The charges or fees given in the above table are subject to change at the sole discretion of the bank and the one recorded in agreement will be binding over this schedule.
- Please note that all products may not be handled at all branch outlets.
- For the details of rate of interest for each product segment - please contact our nearest branch.
- There can be variations to the above rates based on actual loan product variants being availed / time - specific financing schemes being offered.
- Bank reserves the right to consider the loan applications based on merits of the case and bank's decision shall be final and binding.
 - All loan are on fixed (ROI) basis unless specified otherwise. The Bank would be communicating the customer IRR (Effective ROI) and also the flat ROI for ease of understanding, to the customer vide its Sanction Letter, Agreement Schedule, Printed Welcome kit cum contractual details.
 - The customer IRR (ROI) as mentioned in the SOC (or) more specifically in the Sanction Letter, Agreement Schedule, Printed Welcome kit cum contractual details shall be basis Bank's current applicable MCLR + MARGIN for fixed rate loans and based on current EBLR+MARGIN for Home Loans.
- Goods and Service Tax** and other government taxes & levies at prevailing rates would be charged over and above the rates / charges indicated in this schedule (as may be applicable)
 - The Bank reserves the right to assess and levy charges on transactions which are not covered by this schedule, on a case to case basis like legal / repossession and recovery/ communication / travel expenses, SMS and Tele calling charges etc.
 - For any updates / latest changes in the Schedule of Charges please visit us at www.indusind.com.
 - Loan processing charges, Documentation Charges, Stamp Duty (\$) & other expenses incurred on "Actuals" basis are Nonrefundable.
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