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TYGER CAPITAL PRIVATE LIMITED

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Policy for Penal and Other Charges  
Rural Mobility Business – Farm Equipment & Commercial Vehicle loans

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<b>Standard Rate of Interest – Rural Mobility Farm Equipment &amp; Commercial Vehicles Loans</b>	
Rate of Interest	From 10% p.a. to 28% p.a.
<b>Approach for Gradation of Risk – Factors affecting interest rates</b>	
<ul style="list-style-type: none"> <li>• Credit Bureau scores</li> <li>• Land Holding/Income</li> <li>• Repayment history, if Available</li> <li>• Asset type, Category and Asset Age</li> </ul>	

Schedule of Charges offered by the Company

**A. Penal-related charges:**

<b>Sr. No.</b>	<b>Charges</b>	<b>Amount (in INR)</b>
1.	<b>Penal Charges for late payment of dues / Penal Charges for delay in payment on due date</b>	For FE & CV Loan and Top Up <b>For New &amp; Used Vehicles</b> 3% per month on overdue Instalment Amount + GST To be charged on the overdue amount and shall be computed for the period starting from the expiry of the respective due date until the date of actual payment of such amounts.
2.	<b>Non-submission of the Security Documents within the stipulated time frame.</b>	NA
3.	<b>Charges for Non-submission of the Registration Certificate (RC) Book within the stipulated time frame.</b>	Farm Equipment Loan – New: ₹100/- per day after 90 days from the date of disbursement. Farm Equipment Loan – Used: ₹100/- per day after 45 days from the date of disbursement. Commercial Vehicle Loan – New: ₹100/- per day after 45 days from the date of delivery. Commercial Vehicle Loan – Used: ₹100/- per day after 45 days from the date of delivery. *These charges shall be deducted from any pending dues or recovered separately.
4.	<b>Dishonour of Instrument Cheque/NACH/ECS/Direct Debit Return Charges</b>	For FE & CV Loan and Top Up <b>For New and Used Vehicles</b> – ₹ 1000 + GST per instance

Sr. No.	Charges	Amount (in INR)
5.	<b>Visit Charges for collection of Overdue.</b>	For FE & CV Loan and Top Up ₹ 250 + GST per instance
6.	<b>Legal / Repossession &amp; Incidental Charges</b>	At actuals

### B. Non-penal-related charges:

Sr. No.	Charges	Amount (in INR)
1.	Processing Fees & Login Fees	<p><b>For New Vehicles</b> – Up to 1.5% of Sanctioned Loan Amount + GST</p> <p><b>For Implements</b> - Amount up to ₹ 2,500/-, + GST</p> <p><b>For Used Vehicles &amp; Top-up loans</b> – Up to 2.5% of Sanctioned Loan + GST</p> <p><b>Note:</b> For loans the charges may be reduced on case to case basis, subject to the Company's policies.</p>
2.	Document Handling Charges	<p><b>For New Vehicles</b> –Up to INR 1000 + GST</p> <p><b>For Used Vehicles</b> –Up to ₹2000 + GST</p> <p><b>Note:</b> For loans the charges may be reduced on case to case basis, subject to the Company's policies.</p>
3.	Legal & Valuation / Technical Charges	<p><b>For New Vehicles</b> – Nil</p> <p><b>For Used Vehicles &amp; Top Up loans</b>– up to ₹ 2000 + GST (applicable towards valuation charges only)</p>
4.	Foreclosure Charges / Early Closure Charges in case the borrower is sole proprietor who has availed the loan for purposes other than business	<p><b>For New and Used Vehicles</b></p> <p>Within 12 Months – 6% of Principal Outstanding + GST</p> <p>After 12 Months – upto 24 months- 5% of Principal Outstanding + GST</p> <p>After 24 Months – upto 36 months- 4% of Principal Outstanding + GST</p> <p>After 36 Months- 2% of Principal Outstanding + GST</p>

Sr. No.	Charges	Amount (in INR)
5.	Foreclosure / Early Closure Charges for other Non-Individual Loans and loans to sole proprietors or individuals given for business purpose.	<b>For New and Used Vehicles</b> Within 12 Months - 6% of Principal Outstanding + GST After 12 Months - upto 24 months- 5% of Principal Outstanding + GST After 24 Months - upto 36 months- 4% of Principal Outstanding + GST After 36 Months- 2% of Principal Outstanding + GST
6.	Part Payment Charges	<b>For New and Used Vehicles</b> NIL Note- Minimum part prepayment amount to be ₹ 20,000 or amount towards 1 EMI whichever is higher
7.	Duplicate No Dues Certificate (NDC) / No Objection Certificate (NOC)	<b>For New and Used Vehicles</b> ₹ 500 + GST per instance
8.	Copy of Property Documents (for photocopy of property documents)	NA
9.	Document Retrieval Charges (for retrieval of original documents)	NA
10.	Charges for obtaining copy of loan agreement / Sanction letter/ Other documents	<b>For New and Used Vehicles</b> ₹ 250 + GST
11.	Statement of Account / Duplicate Interest Certificate / Foreclosure Letter Charges	<b>For New and Used Vehicles</b> ₹ 500 + GST per instance
12.	Instrument Swapping Charges- PDC/ECS/NACH	<b>For New and Used Vehicles</b> ₹ 1000 + GST per instance
13.	CERSAI Charges	NA
14.	Loan Cancellation Charges	<b>For New and Used Vehicles</b> NIL
15.	Property Document Custodian Charges (Chargeable after 30 days of closure of loan account)	NA
16.	Cash Collection Charges when foreclosure is made in cash	<b>For New and Used Vehicles</b> ₹ 5 per thousand + GST per instance

Sr. No.	Charges	Amount (in INR)
17.	Duplicate Repayment Schedule Charges	<b>For New and Used Vehicles</b> ₹ 500 + GST
18.	Disbursement Cheque Cancellation & Re-issuance	<b>For New and Used Vehicles</b> ₹ 1000 + GST per instance + Pre-EMI
19.	List of Document Charges for obtaining the list of document submitted	NA
20.	Loan Re-Schedulment Charges in case of reduction in rate of interest on the request of the customer, subject to the Company exercising its discretion	<b>For New and Used Vehicles</b>  1% of Principal Outstanding + GST
21.	Post Dated Cheque Management Charges	<b>For New and Used Vehicles</b> - ₹ 500 + GST per instance
22.	RCU Charges for verification of documents	<b>For New and Used Vehicles</b> ₹ 500 + GST (one time charge)
28.	Post Disbursement Document Management Charges	<b>For New and Used Vehicles</b> - ₹ 500 + GST per instance
29.	Stamp Duty / Registration Charges	INR 500 <b>Note:</b> stamp duty payable will be INR 800 in cases where there is a personal guarantee  At actuals, as per applicable laws of the state