

SCHEDULE OF CHARGES - AUTO LOAN (New Car, Used Car, Two-Wheeler, Used Two-Wheeler)	
Nature of Charges	Description of Charges
Pre-Disbursement	
Processing Fee	For New Car - Upto 1% of Loan Amount subject to maximum of Rs.10000/-. For Used Car - Upto 2% of Loan Amount subject to maximum of Rs. 15000/-. For Two-Wheeler/Used Two-Wheeler - Upto 2% of Loan Amount subject to maximum of Rs. 10000/-.
Stamp Duty & other Statutory Charges	At actuals as per state laws applicable from time to time. Additionally, we shall levy Rs.125/- (inclusive of GST) as service charges for every stamp paper/e-stamp Paper.
Valuation Fee / Asset Verification Charge	Upto Rs. 1000/-
Post-Disbursement	
Repayment Mode Swap Charges	Rs. 750/- per change request
Loan cancellation/Re-booking Charges	Cancellation* is allowed in case of Vehicle Non-Delivery subject to disbursement refund from the Dealership. Cancellation Charges - 0 - 3 Days - NIL > 3 Days - Rs. 1000/- + Tax *In the event of cancellation, proportionate APR will be borne by the Borrower/Dealer
Repayment/ Amortisation Schedule Charges	Rs. 500/- per request (Physical mode or via Branch) NIL - on registered e-mail id
Duplicate No Due Certificate/ No Objection Certificate issuance charge	Rs. 750/- per certificate
Special NOC or NOC Revalidation or Commercial to Personal Use NOC or vice versa	Rs 500/- (Special NOC) Rs 2250/- (Commercial/Personal Use NOC)
Statement of Account/Loan Statement charges	Rs. 750/- per statement (Physical mode or via Branch) NIL - on registered e-mail id
CIBIL Charges	Rs. 50/- per instance
Document retrieval charges (per advice) (Photocopy/scanning, etc)	Rs. 500/- per instance
EMI Cycle Date change	Rs. 750/- per request
Registrar of Companies (ROC) charge creation	Rs. 2500/- (Penalty, if any, will be borne by Customer)
Legal/Incidental/Repossession/Collection Charges	At actuals
Documentation Charges	Rs. 499/-
Collateral Charges	Rs. 499/-

Insurance Term	At actuals
Loan Re-schedulement charges	Rs. 1000/-
RC Change Request	Rs. 1000/- It will be the borrower's responsibility to provide the transferred Registration Certificate to the bank.
Part Pre-payment Charges	Part pre-payment is allowed subject to completion of 12 EMIs. Charges applicable after 12 months are as under 13-24 Months - 5% on part prepayment amount. Post 24 Months - 3% on part prepayment amount. Terms of part pre-payment a. Part Pre-payment can be done twice during loan tenure. b. At any point of time, part prepayment will not increase beyond 25% of Principal Outstanding.
Date on which annual outstanding balance statement will be issued	On Demand
NeSL Charges	<i>Fee per loan/debt record of a borrower for first year</i> Individuals - Rs. 50/- Company and LLP: 1st Loan/Debt Record -- Rs. 300/- 2nd to 10th Loan/Debt record -- Rs. 100/- each 11th Loan/Debt record onwards -- Rs. 50/- each Other Commercial Entities: 1st Loan/Debt Record -- Rs. 150/- 2nd Loan/Debt record onwards -- Rs. 50/- each <i>Annual Renewal Fee per loan/debt record of a borrower</i> Individuals - Nil Company and LLP: 1st Loan/debt Record -- Rs. 250/- 2nd to 10th Loan/debt record-- Rs. 100/- each 11th Loan/debt Record onwards -- Rs. 50/- each Other Commercial Entities: 1st Loan/debt Record -- Rs. 125/- 2nd Loan/Debt record onwards --Rs. 50/- each
On Foreclosure	
Foreclosure Charges	Foreclosure of Loan is allowed only post repayment of 6 EMI's. Charges applicable after 6 months are as under From 07 months to 12 months (from 1st EMI) - 6% of outstanding

	From 13 months to 24 months (from 1st EMI) - 5% of outstanding Post 24 months (from 1st EMI) - 3% of outstanding
Foreclosure Statement Charges	Rs. 250/- per statement
Penalty for Delayed Payments/Non-Compliance of Material Terms & Conditions	
Interest on Overdue Amount	At *contractual Rate for overdue amount/period after 30 days grace period.
Cheque Bounce/Return Charges	Rs. 750/- per presentation
Charges For Non-Submission of Post Disbursement Documents (PDD)/Non-compliance to Material terms & Conditions#	<p>For New Car_Two-Wheeler/For Used Car_Two-Wheeler: Rs. 500/- per month if below mentioned documents with hypothecation noting in favour of YES Bank are not submitted greater than 90 days.</p> <p>- Registration Certificate (RC)/Discrepant RC/Tax Invoice of Vehicle/ NOC/ Closure Letter in BT Cases (Used Vehicle Loan/Used Two-Wheeler Loan)</p> <p>Material Terms and Conditions includes "Submission of above mentioned documents to the satisfaction of the Bank".</p> <p><i>Note - Documents submitted with discrepancies will not be considered as submitted and will attract PDD Pendency Charges.</i></p>
<p>Note:</p> <ul style="list-style-type: none"> • GST and other government charges, taxes, levies, etc. applicable as per prevailing rate will be charged over and above these charges. • Processing/Login Fee (wherever applicable) is non-refundable if loan is not sanctioned/disbursed. • *A contractual interest rate means the rate at which the Bank will compute and apply Interest on the Loan as mentioned in the agreement and schedule cum Key Fact Statement (KFS). • The applicable External Benchmark for the Bank will be detailed in the relevant schedule of the loan agreement. In the event of any change in the applicable external benchmark, the borrower shall be notified via email/letter/SMS of the revised interest rate within 30 days of the revised interest rate becoming applicable. • # Above charges are subject to change from time to time and are exclusive of GST. The list of documents above is a non-exhaustive list, subject to change from time to time basis Bank's internal guidelines/Regulatory Guidelines, which are States' specific. 	

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