



Product	Interest Rates (AER)
Auto Draft	Annual effective rate 16%- 25%
Auto Loan	Annual effective rate 16%- 25%
Leasing	Annual effective rate 16%- 28%
Hire Purchase	Annual effective rate 16%- 28%
Education Loan	Annual effective rate 28%
Term Draft	Annual effective rate 22%
Term Loan	Annual effective rate 22%
Mortgage Loan	Annual effective rate 22%-28%
Revolving Business Loan (3 Months Unsecured Loan)*	Monthly Flat rate 2.35% - 2.79%
Factoring	Annual effective rate 26%
Microfinance	Annual Flat rate 28% - 40%
Gold Loan	Per month 1.35% -3.00%
Three Wheeler	Annual effective rate 28% - 36%
Registered Motor Bike	Annual effective rate 36%- 44%
Agri Lease (SE)	Annual effective rate 28% - 36%
Auto Plus (AP)	Existing Annual effective rate + 3%
Flexi Leasing (FL)	Annual effective rate 16% - 25%
Lease Draft (LD)	Annual effective rate 16% - 25%
Payen Cash (MQ)	Annual effective rate 16% - 28%
Sort Term Loan/ FD against loan (ST)	Collateral FD rate + (3% -5%)

Starting interest rates are given above and applicable interest rate for the facility will be varied based on the credit evaluation of the customer.

Commercial Credit and Finance PLC offers facilities at the above interest rates, with the latest update as of September 26, 2025.

Other charges, fees, and commissions.

Product	Other charges / fees /commissions.
Auto Draft	• Service Chargers : Rs.5,000.00 -Rs.15,000.00 • Document Chargers : Rs.2,500.00
Auto Loan	• Service Chargers : Rs.5,000.00 - Rs.7,000 .00 • Document Chargers : Rs.2,500.00
Leasing	• Service Chargers : 1% of Lease amount • Document Chargers : Rs.2,500.00
Hire Purchase	• Service Chargers : 1% of Lease amount • Document Chargers : Rs.2,500.00
Education Loan	• Service Chargers : 0.5% to 1.00% • Document Chargers : NA
Term Draft	• Service Chargers : Rs.1,000.00 – Rs.30,000.00 • Document Chargers : NA
Term Loan	• Service Chargers : NA • Document Chargers : 1% 0.5% -1.00% or Rs.5,000.00 or Rs.75,000.00
Mortgage Loan	• Service Chargers : NA • Document Chargers : 1%
Revolving Business Loan (3 Months Unsecured Loan)***	• Service Chargers : Rs.1,500.00 - Rs.15,000.00 • Document Chargers : Rs. 1,000.00 - Rs.2,500 .00

Factoring	• Service Chargers : Invoice / Cheque Value 0.5 % • Document Chargers : Rs.5,000.00
Microfinance	• Service Chargers : 3.50% to 4.00% (1% for Consumer Loan -AL) • Document Chargers : 1.00% or Rs 50.00
Gold Loan	• Service Chargers : 1.00% • Document Chargers : NA
Three Wheeler	• Service Chargers : 1.00% (Max) • Document Chargers : Rs 2500.00
Registered Motor Bike	• Service Chargers : 2.50% (Max) • Document Chargers : Rs 2500.00 (Max)
Agri Lease (SE)	• Service Chargers : 1% • Document Chargers : Rs 2500.00
Auto Plus (AP)	• Service Chargers : NA • Document Chargers : Rs 2500.00
Flexi Leasing (FL)	• Service Chargers : Rs.5,000 - Rs.7,000 • Document Chargers : Rs 2500.00
Lease Draft (LD)	• Service Chargers : NA • Document Chargers : Rs 2500.00
Payen Cash (MQ)	• Service Chargers : Rs.5,000 - Rs.7,000 • Document Chargers : Rs 2500.00
Sort Term Loan/ FD against loan (ST)	• Service Chargers : NA • Document Chargers : NA

Starting lending charges are given above and applicable charges for the facility may be varied based on management and government decisions.

Commercial Credit and Finance PLC offers facilities at above charges with effect from September 26, 2025.