

SCHEDULE-CUM-KEY FACT STATEMENT
SCHEDULE - I (Dealer Funding)

1. Date and place of execution of the Agreement:

Date: The 17 day of April, Two Thousand and twenty five
Place: Mumbai

2. Details of the Borrower

Sr No.	Name of the Borrower (s)	Register \ Communication Address
1	Motors Pvt Ltd	101, AutoPark, Plot no. 15, Chakan, MIDC, Pune, 410501, MH

3. Details of the Bank: YES BANK Limited, a company incorporated and registered under the Companies Act, 1956 and a banking company within the meaning of section 5(c) of the Banking Regulation Act, 1949, having its registered office at YES BANK House, Off Western Express Highway, Santacruz East, Mumbai – 400055, and, inter alia, a branch office at Santacruz East and shall include its successors and assigns.

4. Details of Facility Letter: Facility Letter Ref. No. FLR/OF/0425 dated 17/04/25 including any addendums/amendments issued thereto.

5. Details of relevant jurisdiction: Courts/ Tribunals at Mumbai

6. Details of Loan:

Purpose	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Takeover <input type="checkbox"/> Construction <input type="checkbox"/> Enhancement <input type="checkbox"/> Working Capital		
Facility Amount	INR <u>2,50,09,000</u> In words <u>Two Crore Fifty Lakh</u>		
Loan Tenure	<u>36</u> months	Repayment Date/ EMI Cycle Date	<u>7th</u> of every month
Interest Rate Type	<input type="checkbox"/> Fixed <input checked="" type="checkbox"/> Floating		
External Benchmark and Tenure/Reset Frequency	"Repo Rate" as published by Reserve Bank of India (RBI) and notified by YES Bank Limited (YBL) as its External Benchmark External Benchmark Tenure/ Reset frequency - Every 3 months		
Floating Rate of Interest (%)	External Benchmark	Spread (over and above the applicable External Benchmark)	Effective Rate of Interest (External Benchmark+ Spread)
	<u>6.50%</u>	<u>2.0%</u>	<u>8.5%</u>
Fixed Rate of Interest (%)	External Benchmark	Spread (over and above the applicable External Benchmark)	Effective Rate of Interest (External Benchmark+ Spread)
Processing Fee (including GST)	INR <u>1,25,000</u> /-		
EMI amount (INR)	Regular EMI <u>7,92,000</u> /-	Graded EMI (in INR): Tenure ___ to ___: EMI _____ Tenure ___ to ___: EMI _____ Tenure ___ to ___: EMI _____	In case of EMI Under-Construction: <input type="checkbox"/> EMI on Sanctioned Amount INR _____ <input type="checkbox"/> EMI on Disbursed Amount
Pre-EMI (Interest) Start Date	<u>17 April 2025</u>		

7. Details of Security

Security	Mortgage of Property as detailed below in a form and manner acceptable to the Bank.
Details of Property	Property Address: Plot No. <u>121</u> /Flat no. _____, Building No./Survey No. <u>28/1</u> Street/Road <u>Auto Avenue</u> Location: <u>Chakan</u> City <u>Pune</u> District <u>Pune</u>

	State <u>Maharashtra</u> Landmark: <u>Opp. Auto Cluster</u> Pin Code <u>410501</u>
Details of Property	Property Address: Plot No. <u>42</u> /Flat no. _____, Building No/Survey No. <u>114</u> Street/Road <u>Sector 18</u> Location: <u>Valay Vi'har</u> City <u>Gurgaon</u> District <u>Gurgaon</u> State <u>Haryana</u> Landmark: <u>Nr. Maruti</u> Pin Code <u>122016</u>
Details of Property	Property Address: Plot No. _____ /Flat no. _____, Building No/Survey No. _____ Street/Road _____ Location: _____ City _____ District _____ State _____ Landmark: _____ Pin Code _____

Schedule II - Details of Charges (Dealer Funding)

SCHEDULE OF CHARGES - DEALER FINANCE	
Nature of Charges	Description of Charges
Pre-Disbursement	
Processing Fee	Upto 2% of loan amount or as described in Facility/Sanction letter
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.
Post Disbursement	
Renewal Fees	Upto 1% of loan amount or as described in renewal letter
Duplicate No Due Certificate/No Objection Certificate issuance charge	Rs. 500/-
Registrar of Companies (ROC) charge creation	As per actuals (Penalty if any, will be borne by borrower)
Commission on LC\BG issuance	Upto 2% on LC\BG amount
Legal/Technical/Valuation /TS / Collection/Repossession Charges	At actuals
CERSAI Filing Charges	Rs. 250 /-
Stock Audit Charges	As per actuals
Part Pre-payment Charges	<p>NIL fees on floating rate Loans to below categories-</p> <ul style="list-style-type: none"> Individual borrower availing loan for personal end use. Micro & Small enterprise <p>For other* category of loans:</p> <p>(a) NIL fees for part prepayments upto 25% of the principal outstanding** in a financial year.</p> <p>(b) For part prepayments more than 25% of the principal outstanding** in the same financial year, 4% of the amount being repaid.</p> <p>Note:</p> <p>* Includes fixed/non floating rate loans</p> <p>** Principal outstanding refers to principal balance in the month when the account becomes eligible for making part</p>