

Understanding Shriram Two-Wheeler Loan Interest Rates

Category: Banking

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Shriram Finance, one of India's most reputed NBFCs, offers competitive interest rates, starting at 10%* p.a. on its [Two-Wheeler Loan](#). Designed to make owning a bike more affordable for customers, Shriram Finance provides up to 100% financing¹ on the on-road price of the vehicle, along with flexible repayment options, nominal processing fees, and transparent foreclosure charges.

Making Two-Wheeler Ownership Affordable

Shriram Finance understands the need for affordable and accessible financing solutions for a wide range of two-wheeler options in India, making transportation comfortable for several people. With compelling [interest rates](#) and affordable processing and foreclosure charges, the company is committed to making two-wheeler ownership within reach for a broad spectrum of customers.

Why Choose Shriram [Finance for Your Two-Wheeler Loan](#)

Shriram Two-Wheeler [Loan offers](#) several benefits to customers looking to finance their dream vehicle:

- 1. Up to 100% Financing on Your Dream Bike:** One of the standout features of Shriram Two-Wheeler Loan is the provision of up to 100% financing on the on-road price of the two-wheeler of your [choice](#). This means that customers can purchase their preferred model without worrying about arranging a substantial down payment. By covering the entire cost, Shriram [Finance](#) ensures that more individuals can experience the freedom and convenience of owning a two-wheeler.
- 2. Competitive Interest Rates and [Reasonable Loan](#) Charges:** Shriram Finance offers dynamic interest rates to customers. With rates starting at 10%* p.a., and customised according to the applicant's financial profile, this reputed NBFC [offers an appealing two-wheeler loan option in the market](#). Shriram Finance maintains a customer-centric approach with affordable and [transparent fees](#). The processing fee for [availing a Two-Wheeler Loan](#) is up to 5%*, ensuring that customers are not burdened with excessive upfront costs. Additionally, the company offers reasonable foreclosure charges, capped at up to 4%*, allowing customers to close their loans early without incurring prohibitive penalties.
- 3. Flexible Repayment Options:** Shriram [Finance is dedicated to providing a hassle-free borrowing](#) experience. The company offers flexible repayment [options tailored to suit the financial](#) capabilities of its diverse customer base. Borrowers can choose from various tenure options, allowing them to manage their monthly payments comfortably.
- 4. Quick and Convenient Loan Processing:** Shriram [Finance leverages](#) state-of-the-art digital solutions to ensure

quick approval of loans². This efficiency allows customers to take advantage of market opportunities, or [urgent needs](#) without unnecessary delays.

Conclusion

With competitive [interest rates](#), comprehensive financing, and customer-friendly terms, Shriram Finance is the ideal partner for anyone looking to purchase a two-wheeler. Whether you're upgrading your current ride or buying your first bike, [Shriram Finance is here to support you every step](#) of the way.

Note:

1. 100% funding of on-road [price is offered only if an immovable property](#) is provided as a collateral.
2. Loan approval is subject to customer completing KYC verification and an approval from field investigation team confirming customer's residential status ([living at the provided address](#) for over 6 months) and a satisfactory track record.

About [Shriram Finance](#)

[Shriram Finance](#) is a leading diversified financial services company in India, offering a wide range of financial products and services across consumer, wholesale, and business finance segments. The company has a strong presence pan [India](#) with a network of 3,095 branches and an employee strength of 75,813 with an AUM of Rs. 233,443 crores. With a focus on financial inclusion and customer-centricity, Shriram Finance continues to empower individuals and [businesses](#) to achieve their financial goals.