INDIA'S FIRST AUTO BASED APP

BROCHURE 28 Oct 2026

Atul Gem Cargo

Atul · 3 seater

AT A GLANCE

Brand	**Atul**	Mileage	**25 km/litre**
Model	**Gem Cargo**	Engine	**435**
Fuel Type	**Diesel**	Passenger Capacity	**3**

ON-ROAD PRICE — CHENNAI

Ex-Showroom Price	₹3,42,099
RTO & Registration (Chennai)	₹0
Insurance (1 Year)	₹0
Registration & Handling	₹0
Road Tax & Others	₹0
On-road price	**₹3,42,099**

EMI from ₹8,758 per month.

EMI

On-road **₹3,42,099** · down payment **₹68,099** · loan **₹2,74,000** · at **9.35% reducing** , SBI COMMERCIAL

Tenure	Monthly EMI	Total interest	Total payable
12 months	**₹24,006**	₹14,072	₹2,88,072
24 months	**₹12,562**	₹27,488	₹3,01,488
36 months (popular)	**₹8,758**	₹41,288	₹3,15,288
48 months	**₹6,864**	₹55,472	₹3,29,472

FINANCE PARTNERS

Lender	Rate	EMI over 36 months
SBI COMMERCIAL	9.35%	**₹8,758**
seyad shariat finance	9.8%	**₹8,816**
INDUSIND BANK	12%	**₹9,101**
IDFC BANK	12% + 1% fee	**₹9,101**

EMI is indicative, on a loan of ₹2,74,000 (80% of on-road price). Processing fees, insurance and documentation are not included. The rate and amount you are offered depend on the lender's assessment.