

## ANNUAL PERCENTAGE RATE (APR) FOR TERM LOAN

### TERM LOAN UPTO Rs 50000/-

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	UPFRONT FEE (% of the loan amt.)	DOCUMENT FEE	TENOR	APR (Min.)	APR (Max.)
Na	9.25%	0.15%	9.40%	0.00%	0.00	84	9.40%	9.40%

### TERM LOAN ABOVE Rs 0.50 LAC UPTO RS 5.00 LAC

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	UPFRONT FEE (% of the loan amt.)	DOCUMENT FEE	TENOR	APR (Min.)	APR (Max.)
Na	9.25%	1.40%	10.65%	0.00%	0.00	84	10.65%	10.65%

### TERM LOAN ABOVE Rs 5.00 LAC UPTO RS 10.00 LAC

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	UPFRONT FEE (% of the loan amt.)	DOCUMENT FEE	TENOR	APR (Min.)	APR (Max.)
Na	9.25%	1.40%	10.65%	1.25%	0.00	84	11.05%	11.05%

### TERM LOAN ABOVE Rs 10.00 LAC UPTO RS 20.00 LAC

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	UPFRONT FEE (% of the loan amt.)	DOCUMENT FEE	TENOR	APR (Min.)	APR (Max.)
Na	9.25%	1.40%	10.65%	1.25%	5000	84	11.13%	11.21%

### TERM LOAN ABOVE RS 20.00 LAC UPTO Rs 1.00 Cr

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	UPFRONT FEE (% of the loan amt.)	DOCUMENT FEE	TENOR	APR (Min.)	APR (Max.)
A1	9.25%	0.70%	9.95%	1.25%	5000	84	10.37%	10.43%
A2	9.25%	0.75%	10.00%	1.25%	5000	84	10.42%	10.48%
A3	9.25%	1.15%	10.40%	1.25%	5000	84	10.82%	10.88%
A4	9.25%	1.60%	10.85%	1.25%	5000	84	11.27%	11.34%
B1	9.25%	2.10%	11.35%	1.25%	5000	84	11.77%	11.84%
B2	9.25%	3.95%	13.20%	1.25%	5000	84	13.63%	13.70%
B3 & below	9.25%	5.15%	14.40%	1.25%	5000	84	14.84%	14.91%

### TERM LOAN ABOVE RS 1.00 CR. UPTO Rs 5.00 Cr

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	UPFRONT FEE (% of the loan amt.)	Document fee	TENOR	APR (Min.)	APR (Max.)
A1	9.25%	0.70%	9.95%	1.00%	10000	84	10.28%	10.30%
A2	9.25%	0.75%	10.00%	1.00%	10000	84	10.33%	10.35%
A3	9.25%	1.15%	10.40%	1.00%	10000	84	10.73%	10.75%
A4	9.25%	1.60%	10.85%	1.25%	10000	84	11.26%	11.29%
B1	9.25%	2.10%	11.35%	1.25%	10000	84	11.76%	11.79%
B2	9.25%	3.95%	13.20%	1.25%	10000	84	13.62%	13.65%
B3 & below	9.25%	5.15%	14.40%	1.50%	10000	84	14.92%	14.94%

Here GST is not considered while calculating APR

Other charges like CIC, Cersai, etc. to be recovered on actual basis

RLLR is subject to change from time to time

Here tenor has been considered for 84 months for other tenor APR will change accordingly

## ANNUAL PERCENTAGE RATE (APR) FOR WORKING CAPITAL FACILITY

### WORKING CAPITAL FACILITY UPTO Rs 50000/-

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	PROCESS FEE (% of the loan amt.)	DOCUMENT FEE	INSPECTION CHARGES	TENOR	APR (Min.)	APR (Max.)
<b>Na</b>	9.25%	0.15%	9.40%	0.00%	0.00	Nil	12	9.40%	9.40%

### WORKING CAPITAL FACILITY ABOVE Rs 0.50 LAC UPTO RS 5.00 LAC

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	PROCESS FEE (% of the loan amt.)	DOCUMENT FEE	INSPECTION CHARGES	TENOR	APR (Min.)	APR (Max.)
<b>Na</b>	9.25%	1.40%	10.65%	0.00%	0.00	Nil	12	10.65%	10.65%

### WORKING CAPITAL FACILITY ABOVE Rs 5.00 LAC UPTO RS 10.00 LAC

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	PROCESS FEE (% of the loan amt.)	DOCUMENT FEE	INSPECTION CHARGES	TENOR	APR (Min.)	APR (Max.)
<b>Na</b>	9.25%	1.40%	10.65%	0.50%	0.00	1000	12	11.78%	11.97%

### WORKING CAPITAL FACILITY ABOVE Rs 10.00 LAC UPTO RS 20.00 LAC

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	PROCESS FEE (% of the loan amt.)	DOCUMENT FEE	INSPECTION CHARGES	TENOR	APR (Min.)	APR (Max.)
<b>Na</b>	9.25%	1.40%	10.65%	0.35%	5000	1000	12	11.88%	12.44%

### WORKING CAPITAL FACILITY ABOVE RS 20.00 LAC UPTO Rs 1.00 Cr

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	PROCESS FEE (% of the loan amt.)	DOCUMENT FEE	INSPECTION CHARGES	TENOR	APR (Min.)	APR (Max.)
<b>A1</b>	9.25%	0.70%	9.95%	0.35%	5000	1000	12	10.72%	11.18%
<b>A2</b>	9.25%	0.75%	10.00%	0.35%	5000	1000	12	10.77%	11.23%
<b>A3</b>	9.25%	1.15%	10.40%	0.35%	5000	1000	12	11.17%	11.63%
<b>A4</b>	9.25%	1.60%	10.85%	0.35%	5000	1000	12	11.63%	12.08%
<b>B1</b>	9.25%	2.10%	11.35%	0.35%	5000	1000	12	12.13%	12.58%
<b>B2</b>	9.25%	3.95%	13.20%	0.35%	5000	1000	12	13.98%	14.44%
<b>B3 &amp; below</b>	9.25%	5.15%	14.40%	0.35%	5000	1000	12	15.18%	15.64%

### WORKING CAPITAL FACILITY ABOVE RS 1.00 CR. UPTO Rs 5.00 Cr

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	PROCESS FEE (% of the loan amt.)	DOCUMENT FEE	INSPECTION CHARGES	TENOR	APR (Min.)	APR (Max.)
<b>A1</b>	9.25%	0.70%	9.95%	0.30%	10000	5000	12	10.57%	10.80%
<b>A2</b>	9.25%	0.75%	10.00%	0.30%	10000	5000	12	10.62%	10.85%
<b>A3</b>	9.25%	1.15%	10.40%	0.30%	10000	5000	12	11.02%	11.25%
<b>A4</b>	9.25%	1.60%	10.85%	0.35%	10000	5000	12	11.57%	11.80%
<b>B1</b>	9.25%	2.10%	11.35%	0.35%	10000	5000	12	12.07%	12.30%
<b>B2</b>	9.25%	3.95%	13.20%	0.35%	10000	5000	12	13.92%	14.15%
<b>B3 &amp; below</b>	9.25%	5.15%	14.40%	0.40%	10000	5000	12	15.22%	15.45%

Here GST is not considered while calculating APR

Other charges like CIC, Cersai, etc. to be recovered on actual basis

RLLR is subject to change from time to time

For working capital facility the ROI is charged on the basis of availment