

ANNUAL PERCENTAGE RATE (APR) FOR WORKING CAPITAL FACILITY

WORKING CAPITAL FACILITY UPTO Rs 25000/-

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	PROCESS FEE (% of the loan amt.)	DOCUMENT FEE	TENOR	APR (Min.)	APR (Max.)
Na	8.85%	0.15%	9.00%	0.00%	0.00	12	9.00%	9.00%

WORKING CAPITAL FACILITY ABOVE Rs 25000/- UPTO Rs 50000/-

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	PROCESS FEE (% of the loan amt.)	DOCUMENT FEE	TENOR	APR (Min.)	APR (Max.)
Na	8.85%	0.15%	9.00%	0.00%	500.00	12	12.83%	10.90%

WORKING CAPITAL FACILITY ABOVE Rs 50000/- UPTO Rs 100000/-

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	PROCESS FEE (% of the loan amt.)	DOCUMENT FEE	TENOR	APR (Min.)	APR (Max.)
Na	8.85%	1.40%	10.25%	0.00%	500.00	12	12.16%	11.20%

WORKING CAPITAL FACILITY ABOVE Rs 1.00 Lac UPTO Rs 5.00 Lac

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	PROCESS FEE (% of the loan amt.)	DOCUMENT FEE	TENOR	APR (Min.)	APR (Max.)
Na	8.85%	1.40%	10.25%	0.00%	1200.00	12	12.54%	10.70%

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	TENOR	APR (Min.)	APR (Max.)
Na	8.85%	1.40%	10.25%	0.00%	1200.00	12	11.39%	10.82%

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	TENOR	APR (Min.)	APR (Max.)
Na	8.85%	1.40%	10.25%	0.50%	0.00	12	11.39%	11.20%

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	TENOR	APR (Min.)	APR (Max.)
A1	8.85%	0.70%	9.55%	0.50%	Nil	12	10.50%	10.50%
A2	8.85%	0.75%	9.60%	0.50%	Nil	12	10.55%	10.55%
A3	8.85%	1.15%	10.00%	0.50%	Nil	12	10.95%	10.95%
A4	8.85%	1.60%	10.45%	0.50%	Nil	12	11.40%	11.40%
B1	8.85%	2.10%	10.95%	0.50%	Nil	12	11.90%	11.90%
B2	8.85%	3.95%	12.80%	0.50%	Nil	12	13.75%	13.75%
B3 & below	8.85%	5.15%	14.00%	0.50%	Nil	12	14.96%	14.96%

WORKING CAPITAL FACILITY ABOVE RS 1.00 CR. UPTO Rs 10.00 Cr

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	PROCESS FEE (% of the loan amt.)	DOCUMENT FEE	TENOR	APR (Min.)	APR (Max.)
A1	8.85%	0.70%	9.55%	0.35%	5000/- to 10000/-	12	10.59%	10.23%
A2	8.85%	0.75%	9.60%	0.35%	5000/- to 10000/-	12	10.64%	10.28%
A3	8.85%	1.15%	10.00%	0.35%	5000/- to 10000/-	12	11.04%	10.68%
A4	8.85%	1.60%	10.45%	0.45%	5000/- to 10000/-	12	11.49%	11.13%
B1	8.85%	2.10%	10.95%	0.45%	5000/- to 10000/-	12	12.00%	11.63%
B2	8.85%	3.95%	12.80%	0.50%	5000/- to 10000/-	12	13.85%	13.49%
B3 & below	8.85%	5.15%	14.00%	0.50%	5000/- to 10000/-	12	15.05%	14.69%

WORKING CAPITAL FACILITY ABOVE RS 10.00 Cr

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	PROCESS FEE (% of the loan amt.)	DOCUMENT FEE	TENOR	APR (Min.)	APR (Max.)
A1	8.85%	0.70%	9.55%	0.30%	30000/- to 75000/-	12	10.46%	10.12%
A2	8.85%	0.75%	9.60%	0.30%	30000/- to 75000/-	12	10.51%	10.17%
A3	8.85%	1.15%	10.00%	0.30%	30000/- to 75000/-	12	10.91%	10.57%
A4	8.85%	1.60%	10.45%	0.35%	30000/- to 75000/-	12	11.36%	11.12%
B1	8.85%	2.10%	10.95%	0.35%	30000/- to 75000/-	12	11.86%	11.62%
B2	8.85%	3.95%	12.80%	0.40%	30000/- to 75000/-	12	13.72%	13.85%
B3 & below	8.85%	5.15%	14.00%	0.40%	30000/- to 75000/-	12	14.92%	15.06%

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

In case of external rating the ROI will depend on the card rate arrived upto the combination of external and internal rating