

ANNUAL PERCENTAGE RATE (APR) FOR TERM LOAN

TERM LOAN UPTO Rs 25000/-

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	UPFRONT FEE (% of the loan amt.)	DOCUMENT FEE	TENOR	APR (Min.)	APR (Max.)
Na	8.85%	0.15%	9.00%	Nil	Nil	84	9.00%	9.00%

TERM LOAN ABOVE Rs 25000/- 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	8.85%	0.15%	9.00%	500/-	Nil	84	9.00%	9.00%

TERM LOAN ABOVE Rs 50000/- UPTO Rs 100000/-

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	UPFRONT FEE (% of the loan amt.)	DOCUMENT FEE	TENOR	APR (Min.)	APR (Max.)
Na	8.85%	1.40%	10.25%	500/-	Nil	84	10.57%	10.41%

TERM LOAN ABOVE Rs 1.00 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	8.85%	1.40%	10.25%	1200/-	Nil	84	10.64%	10.33%

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	8.85%	1.40%	10.25%	1.40%	Nil	84	10.71%	10.48%

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	8.85%	1.40%	10.25%	1.35%	Nil	84	10.71%	10.69%

Minimum 14000/-

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	8.85%	0.70%	9.55%	1.35%	Nil	84	9.99%	9.99%
A2	8.85%	0.75%	9.60%	1.35%	Nil	84	10.04%	10.04%
A3	8.85%	1.15%	10.00%	1.35%	Nil	84	10.49%	10.49%
A4	8.85%	1.60%	10.45%	1.35%	Nil	84	10.89%	10.89%
B1	8.85%	2.10%	10.95%	1.35%	Nil	84	11.39%	11.39%
B2	8.85%	3.95%	12.80%	1.35%	Nil	84	13.25%	13.25%
B3 & below	8.85%	5.15%	14.00%	1.35%	Nil	84	14.46%	14.46%

Minimum 14000/-

TERM LOAN ABOVE RS 1.00 Cr UPTO Rs 10.00 Cr

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	UPFRONT FEE (% of the loan amt.)	DOCUMENT FEE	TENOR	APR (Min.)	APR (Max.)
A1	8.85%	0.70%	9.55%	1.05%	5000/- to 10000/-	84	9.90%	9.92%
A2	8.85%	0.75%	9.60%	1.05%	5000/- to 10000/-	84	9.95%	9.97%
A3	8.85%	1.15%	10.00%	1.05%	5000/- to 10000/-	84	10.36%	10.37%
A4	8.85%	1.60%	10.45%	1.30%	5000/- to 10000/-	84	10.81%	10.82%
B1	8.85%	2.10%	10.95%	1.30%	5000/- to 10000/-	84	11.31%	11.33%
B2	8.85%	3.95%	12.80%	1.60%	5000/- to 10000/-	84	13.17%	13.19%
B3 & below	8.85%	5.15%	14.00%	1.60%	5000/- to 10000/-	84	14.38%	14.39%

Minimum Rs. 1.35 lac

TERM LOAN ABOVE RS 10.00 CR.

RATING	RLLR+ BSP	SPREAD OVER RLLR+ BSP	EFFECTIVE ROI	UPFRONT FEE (% of the loan amt.)	Document fee	TENOR	APR (Min.)	APR (Max.)
A1	8.85%	0.70%	9.55%	1.00%	30000/- to 75000/-	84	9.90%	9.87%
A2	8.85%	0.75%	9.60%	1.00%	30000/- to 75000/-	84	9.95%	9.92%
A3	8.85%	1.15%	10.00%	1.00%	30000/- to 75000/-	84	10.35%	10.32%
A4	8.85%	1.60%	10.45%	1.25%	30000/- to 75000/-	84	10.80%	10.78%
B1	8.85%	2.10%	10.95%	1.25%	30000/- to 75000/-	84	11.30%	11.28%
B2	8.85%	3.95%	12.80%	1.50%	30000/- to 75000/-	84	13.16%	13.14%
B3 & below	8.85%	5.15%	14.00%	1.50%	30000/- to 75000/-	84	14.37%	14.34%

Minimum Rs. 10.50 lac

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 (Repo@6.00% has been considered for calculating APR)

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