

Rate of Interest and approach for gradation of Risk:

(a)The rate of interest for each category of the loan and the customer is based on the credit score of the borrower/s at the time of sanction of the loan and the said rate of interest is also subject to review/reset by the Company at periodical intervals. Card Rate of Interest(card rate)for all products will be published in our website/branch Notice Board from time to time. As and when changes (upward or downward) in card rates are affected , then such revised card rates will be published in our website/branch notice board from time to time. For all new loans, card rates will be applicable prospectively i.e. from the date of sanction.

(b)The Rate of Interest is subject to revision in terms of the loan agreement to be executed by you and is subject to any higher rate than may be prevailing at the time of last Disbursement.