

Interest Rate Calculation Policy

Interest Rate & Charges Policy – Savitri Capital Limited (SCL)

This document outlines the internal policy and framework followed by Savitri Capital Limited (SCL) for setting interest rates, charges, and related policies.

1. Rate Determination Criteria

Our interest rates are determined based on:

- Risk profile of the borrower
- Loan product type
- Tenure of the loan
- Borrower's credit score and income profile
- Cost of funds and market conditions

2. Calculation Method

We primarily use the Reducing Balance Method for business loans. In some cases (e.g., short-term loans), the Flat Rate Method may be used, which will be disclosed in the Key Fact Statement (KFS).

3. Charges

In addition to interest, we may levy the following:

- Processing Fees: [e.g., up to 3% of loan amount + GST]
- Penal Charges: Applicable on delayed payments as specified in the loan agreement
- Prepayment/Foreclosure Charges: up to 7%, depending on product and loan terms.

All charges pertaining to loan are disclosed in Key Fact Statement (KFS).

4. Transparency

All charges and interest details are shared upfront through:

- Sanction Letter
- Key Fact Statement (KFS)
- Loan Agreement
- Email/SMS intimation

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