

QRG Investments and Holdings Limited

Interest Rate Policy

Version 3.0

Internal



INVESTMENTS AND
HOLDINGS LIMITED

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As per Reserve Bank of India regulations, all NBFCs will need to disclose the rates of interest and the approach for gradation of risks on the Company website or newspaper.

The lending interest rate will be arrived at based on the weighted average cost of funds including all charges, risk premium, other costs such as administrative expenses and profit margin associated with lending activities. However, in case of no borrowing by the company, the interest rate will be determined at Base Lending Rate ("BLR") to be adjusted upward basis premium for Credit risk, Sectoral risk, Tenure risk, Liquidity risk, Market risk and any other risk on case to case basis

The BLR for QRG IHL will be 10 year Government securities yield plus 100 basis points.

The lending interest rate is reviewed periodically by the Asset Liability Management Committee (ALCO). Any revision in the lending rates will be reviewed and re-fixed by the ALCO.

1. Approach for gradations of risk and rationale:

The Interest rate applicable to each loan account will be assessed based on multiple parameters like tenure, borrower profile, borrowers repayment capacity based on the cash flows, loan to value of the asset financed, type of collateral security provided by the borrower and past repayment track record of the borrower, etc.

The rates of interest for the same product and tenor availed during same period by different customers need not be standardized but could be different for different customers depending upon consideration of any or combination of a few or all factors listed above. The indicative current lending rates for different products is given below:

2. Lending rates:

Product	Interest Rates/ IRR *
Business Loan - Secured	8 % to 20 %
Unsecured Loans	Up to 24 %
Personal/Proprietary Loans if any	8 % to 15 %
Loan Against Property	8 % to 15 %

* Indicative Rates

The rates mentioned above are annualized rates. Fixed rates sanctioned to customer will not change during the tenure of the loan. The Lending Rate is determined on a case to case basis and will depend upon considerations of any or combination of a few or all factors listed out in paragraph 1 above.


3. Intimation to borrowers:

The Company shall intimate the borrower loan amount, monthly/quarterly/annual rate of interest and method of application at the time of sanction of the loan along with the tenure and amount of monthly instalment.

Revision of lending interest rate other than fixed rate loans and other charges would be prospective in effect and intimation of change of interest or other charges would be communicated to the customer in a mode and manner deemed fit.

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The company shall clearly specify the exact due dates for repayment of a loan, frequency of repayment, breakup between principal and interest, examples of SMA/NPA classification dates,

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etc. in the loan agreement and the borrower shall be apprised of the same at the time of loan sanction and also at the time of subsequent changes, if any, to the sanction terms/loan agreement till full repayment of the loan. In cases of loan facilities with moratorium on payment of principal and/or interest, the exact date of commencement of repayment shall also be specified in the loan agreements.

- The Company also offers variable and equated monthly instalments schemes linked to publically available interest rate bench marks.
- The Company charges processing charges in the range of 0% to 2%
- The Processing Charge charged will be mentioned in the Sanction Letter/Loan Agreement.
- The other charges such as cheque bouncing charges, prepayment charges, additional interest charged on delayed payments along with statutory levies, if any, are mentioned in the Sanction Letter/Loan Agreement.
- The rates of interest applicable to each loan account is subject to change as the situation warrants and is subject to the Management's perceived risk on a case to case basis.

Claims for refund or waiver of charges/ penal interest / additional interest would normally not be entertained by the company and it is at the sole discretion of the company to deal with such requests if any.

Any deviation from the above shall be approved by ALCO.
