



Rupeek Capital Private Limited
Interest Rate Policy

Approving Authority	Board of Directors of the Company
Reviewing Authority	Board of Directors of the Company
Policy Making Body	Board of Directors of the Company
Effective Date	June 30, 2023

Introduction

The Reserve Bank of India vide its Master Directions notification No. DNBR.PD.007/03.10.119/2016-17 dated September 01, 2016 have directed all Non-systemically important Non-deposit taking NBFCs to –

- Communicate the annualized rate of interest to the borrower along with the approach for gradation of risk and rationale for charging different rate of interest to different categories of borrowers
- Make available the rates of interest and the approach for gradation of risks on the web-site of the companies

Rate of Interest

The Company fixes the interest rate based on the prevailing market conditions, risk premium and applicable spread based on the respective borrower's profile and the scheme selected by the respective borrower and in line with the interest rate policy of the Company.

The annualized rate of interest, other fees & charges etc., are intimated to the respective borrowers, at the time of sanction of the facility.

Approach for gradation of risk:

The rate of interest of loans given to different segments and under various schemes offered by Rupeek is decided basis adjustment in interest rate spread derived from consideration of the following factors -

1. Customer Demographic Profile
2. Customer Credit Profile
3. Tenure of the loan
4. Type of Loan
5. Presence of underlying security and the nature of security
6. Ticket Size of the loan
7. Geographic variation
8. Scheme Type
9. regulatory stipulations, if applicable
10. any other factors that may be relevant in a particular case.
11. Cost of funds
12. ROA expectation
13. Default risk / risk premium
14. Opex
15. Historical performance of pool

Same product with similar features may vary in interest rate depending on consideration of one or more of the above mentioned factors

Communication Framework

Interest rates would be intimated to the customers at the time of sanction / availing of the loan.
Interest Rate Policy would be uploaded on the website of the company.