

PRABHUDAS LILLADHER FINANCIAL SERVICES PVT LTD.

Interest charged by the company to its clients

The Company has adopted an interest rate model taking into account relevant factors such as cost of funds, margin and risk premium while determining the rate of interest to be charged for loans to its clients. Generally interest rate of loans vary from 10% to 18% p.a. payable monthly or quarterly. The rate of interest is communicated explicitly in the sanction letter and the approach for gradations of risk and rationale for charging different rate of interest to different categories of borrowers shall be disclosed to the borrower in the standard process guidelines which is sent alongwith Application form.