

SUN INVESTMENTS PRIVATE LIMITED

INTEREST RATES AND OTHER CHARGES

As per, Reserve Bank of India (RBI) Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 and subsequent amendments, clause 45.3.6 and clause 45.11 requires companies to clearly disclose penal charges and Rate of Interest.

Following are the factors considered while charging interest:

1) The interest rate charged to the borrower shall be based on the following factors:

- Tenor of the Loan
- Internal and external cost of funds
- Treasury bill rates and the sovereign yield curve
- Spreads between the sovereign and the AAA corporate bonds
- Prevailing PLR of major commercial banks
- Risk profile of the borrower
- Market scenario relating to credit risk premia / default premia including CDS spreads
- Internal Cost of doing business
- Interest rate offered by other NBFCs
- Other factors that may be relevant in each case.

2) The risk profile of the borrower shall evaluated on the following factors;

- Nature of industry
- Profitability track record of the company / group for past three years
- Profitability Projections during the tenure of the Adani loan
- Security cover available
- Profile and market reputation of the borrower / promoter / principal shareholder
- Defaults on other lenders & manner in which the company / group has dealt with the same
- Background of the promoter / principal shareholder
- Other factors that may be relevant in each case.

The rate of interest for same product and tenure availed during the same period by separate customers could vary within a range depending on factors mentioned above.

3) The NBFC company shall determine the interest rates chargeable to the borrower after assessment of the above factors. The range for the interest rates shall be between 9% to 15% p.a.

4) In addition to normal interest, the Company may levy penal interest / default interest, processing charges, foreclosure charges, commitment fees, etc. The details of such additional interest and charges will be mentioned in the loan documents.

5) The NBFC company shall ensure that the borrower is advised of the terms and conditions prior to the disbursement.

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SI No.	Transaction	Charges (in ₹)
A	Rate on Interest	From 9% p.a. to 15% p.a.
B	Other Charges	
1	Processing Fees	From 0% to 4% of the Loan Amount (exclusive of GST)
2	Stamp Duty	At Actuals (As per State)
3	Bounce charges	Rs. 1000 per Bounce (inclusive of applicable taxes)
4	Part-prepayment Charges	Nil
5	Foreclosure Charges	0-2% of loan outstanding
6	Late Payment Charges/ Penal Interest	0-2% P.a.

There are no hidden charges and you are assured of 100% transparency.

Approach for Gradation of Risk

What are the factors that affect interest rates:

- '- Credit Bureau scores'- Income
- '- Occupation
- '- Repayment history'-Collateral / Security
- '- Industry Risk / Macro-economic Factors