

Annexure-II

Interest Chart of Bell Finvest India Ltd. Applicable Pan India

Except J & K And North East Region

Applicable Flat Rate of Interest

The Following are the rate of interest based on 'CIBIL' scoring

Rates are on flat rate per Annum basis.

CIBIL Score	Flat Rate of Interest %
891 & Onward	14
881 to 890	15
851 to 880	16
801 to 850	17
786 to 800	19
771 to 785	20
756 to 770	21
741 to 755	22
726 to 740	23
711 to 725	24
696 to 710	25
681 to 695	26
676 to 680	27
661 to 675	28
646 to 660	29
631 to 645	30
616 to 630	31
601 to 615	32
586 to 600	33
571 to 585	34
556 to 570	35
Below 555	36

Rate of interest is Regulated & Revised w.e.f.1st April 2016.

Note:

- (1) Kindly Note the rate of interest may vary depending on case to case adverse Dynamics basis if any.
- (2) Rate of interest is Regulated & Revised w.e.f. 1st April 2016.
- (3) Negative scoring will bear the lowest scoring rate i.e. 36% P.A.
- (4) Loading factors as per credit policy declared time to time, considering distance and other factors in sanctioning the Facility.
- (5) Processing fees generally charged @2% plus applicable GST, and deductible from the disbursed loan amount.
- (6) Rates and terms are changeable without prior notice in general.