

## Rates offered to customers on Finance against Securities

### 2019

Q1	
Mean IRR	10.44%
Min IRR	9.90%
Max IRR	10.90%

Q2	
Mean IRR	10.23%
Min IRR	10.00%
Max IRR	10.40%

Q3	
Mean IRR	10.25%
Min IRR	9.80%
Max IRR	10.40%

Q4	
Mean IRR	9.97%
Min IRR	9.40%
Max IRR	10.40%

### 2020

Q1	
Mean IRR	9.54%
Min IRR	9.00%
Max IRR	10.00%

Q2	
Mean IRR	9.39%
Min IRR	9.25%
Max IRR	9.50%

**Penal charges:** If the Borrower/s and / or the Guarantor/s default/s in making any payment to the Bank, without prejudice to Bank's other rights, the Borrower/s and the Guarantor/s shall pay to the Bank additional interest on the entire amount outstanding at 2% over the Bank's rate of interest (or any other rate specified by the Bank) from the date of default till the date of payment of the entire outstanding amount or until the account is regularized, whichever is earlier.

**APC Charges:** INR 2000/- at the time of renewal of the facility.