

Annualised Cost to Customer (ACC) Rates

Medical Equipment for Individuals

CIBIL Score	ACC
750 & Above	8.25%
749 to 700	9.00%
699 to 670	9.50%
0 & -1	9.00%

Medical Equipment for Non-Individuals

CIBIL Score	ACC
CMR 2 & Above	8.25%
CMR 3 & CMR 4	9.00%
CMR 5 & CMR 6	9.50%
CMR 7 & CMR 9	12.00%
CMR -0	9.00%

Other Equipment for Individuals

CIBIL Score	ACC
750 & Above	12.00%
749 to 700	13.00%
699 to 670	13.50%
0 & -1	13.00%

Other Equipment for Non-Individuals

CIBIL Score	ACC
CMR 2 & Above	12.00%
CMR 3 & CMR 4	13.00%
CMR 5 & CMR 6	13.50%
CMR 7 & CMR 9	14.00%
CMR -0	13.00%

Note: For equipment financing (medical and non-medical) to non-individuals CMR 7 shall be the minimum standard CIBIL score, provided that the Managing Director may approve equipment financing in respect of proposals having CMR above 7 and upto 9, on a case to case basis upon reasonable satisfaction of the reasons thereof

Car loan for Individuals

CIBIL Score	ACC
750 & Above	8.50%

749 to 700	9.00%
699 to 670	10.00%
0 & -1	9.00%

Processing fee (Medical and Non-medical)

Amount (in INR)	Rate
1 Crore and above	0.50%
50 Lakh to 1 Crore	0.75%
Less than 50 Lakh	1.00%

Note: The Managing Director may approve a discount of 0.25% from the above rates for the processing fees, provided that such variation shall be ratified by the Risk Management and Credit Committee at its immediate meeting.

Penal Charge

With effect from 01.04.2024 penal charge at the rate of 24% on simple interest basis subject to a minimum of INR 1,000/- shall be applicable for fresh finance facility/ master rental agreements. However, in the case of existing agreements, penal charge as per the respective rental schedule shall continue.