

Pricing Framework: Fair Rates & Transparent Charges

1. Our Promise: Transparency In Every Number

- 1.1. In line with the Reserve Bank of India's 2023 Scale-Based Regulations and directives on fair lending, Satyam Finlease Private Limited ("SFPL") operates under a Board-approved model for interest rates and penal charges. We believe in absolute transparency - ensuring you understand exactly how your rate is calculated and what charges apply throughout your journey with us.

2. How We Determine Your Interest Rate

- 2.1. We don't believe in a "one size fits all" approach. Your rate is individually assessed based on our cost of funds and the specific rhythm of your business. Key factors include:
 - 2.1.1. **Our Costs:** Weighted average cost of funds from various sources (equity, loans, debentures), plus our operating and administrative overheads
 - 2.1.2. **Your Business Profile:** We look at your industry risk, market position, business vintage, and geographic location
 - 2.1.3. **Credit and Track Record:** Your repayment history, credit score, and the length of your relationship with us
 - 2.1.4. **Financial Health:** The sustainability of your cash flows and your overall financial flexibility
 - 2.1.5. **Loan Specifics:** The nature and value of your collateral, the loan tenure, and prevailing market trends

3. Communicating Your Terms

- 3.1. **Direct Answers:** Your specific annualized interest rate and terms will be clearly stated in your Sanction Letter
- 3.2. **Repayment Clarity:** We provide a full repayment schedule showing the exact breakup of principal and interest
- 3.3. **Payment Rhythm:** Interest is payable monthly or quarterly (in advance or arrears) depending on your product
- 3.4. **No Grace Periods:** All amounts are due immediately on the scheduled date to keep your business on track

4. Penal Charges: Fair & Targeted

- 4.1. To encourage timely payments and discourage wilful delinquency, we may apply penal charges for non-compliance with material terms.
 - 4.1.1. **Not Capitalized:** We do not add penalties to your principal amount; therefore, you never pay "interest on interest" for these charges
 - 4.1.2. **Fairness for Individuals:** Penalties for individual, non-business loans will never be higher than those for non-individual borrowers for similar breaches
 - 4.1.3. **Full Disclosure:** Any instance of a penalty and the reason behind it will be communicated to you directly

5. Fees and Operational Charges

5.1. Charges may vary based on your credit score, product type, and ticket size, reflecting the actual cost of rendering our service

5.1.1. **Sourcing & Disbursement Costs:** Covered via deduction from your disbursed amount, these include Initial Money Deposits (IMD), Application/Login fees, Stamp Duty, Valuation charges, CERSAI creation, and Search Reports

5.1.2. **Tenure and Maintenance Costs:** Charges applied during the loan life as necessary include Cheque Dishonor/ Representation fees, EMI bounce collection, Loan Statement/ Duplicate Schedule fees, and Document Custodian fees

5.1.3. **Closing Your Loan:** Includes Pre-closure/Foreclosure charges and Request fees

5.1.4. **Individual Benefit:** For individual borrowers, foreclosure charges for floating rate loans are NIL

5.1.5. **Waivers:** Satyam Finlease Pvt. Ltd. reserves the sole right to decide on any refunds or waivers of charges

6. Policy Governance

6.1. Any revisions to these rates or charges are decided collectively by management and apply only prospectively. Our Finance Team regularly reviews this policy to ensure it remains fair and competitive before recommending updates to the Board.

Approval

Department	Approval Authority	Last Review Date	Version
Compliance	Board	Dec 2025	1.0

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