



Aatma

Aatma Capital Private Limited

CIN: U65990TN2018PTC126529, PAN: AARCA7177Q

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INTEREST RATE POLICY

The rate of interest charged by the Company to the customers would be derived from the Cost of Funds, Credit Risk Premium which is customer specific and Operating Costs. The rate of interest derived based on the above parameters is subject to the prevailing market rates / the rate at which funds are available to the customer. The company at present is funded entirely by Equity and hence the cost of equity alone is considered as cost of funds. The cost of equity is considered at 12%, credit risk premium would be in the range of 3% - 5% and cost of operations to be 1% - 2%. Profile of the customer, nature of loan (secured or unsecured), Tenure etc., would be the drivers in ascertaining the credit risk premium to be charged from the customer. The annualised rate of interest to be charged from the customer would be as follows:

Cost of equity	Credit risk premium	Cost of operations	Rate of Interest
12%	2% - 5%	1% - 2%	16% - 19%

The policy would be reviewed at regular intervals and modified based on the prevailing scenario.