

EIBOR	Review Frequency	Current Base Financing Rate	Applicable Financing Periods	Implementation Date	Observation Date
3 Month	Quarterly	<b>0.55376%</b>	<ul style="list-style-type: none"> <li>January – March</li> <li>April – June</li> <li>July – September</li> <li>October – December</li> </ul>	1 <sup>st</sup> of the Following Months: <ul style="list-style-type: none"> <li>January</li> <li>April</li> <li>July</li> <li>October</li> </ul>	Last Working Day of Following Months: <ul style="list-style-type: none"> <li>November</li> <li>February</li> <li>May</li> <li>August</li> </ul>
6 Month	Quarterly	<b>0.51111%</b>	<ul style="list-style-type: none"> <li>January – March</li> <li>April – June</li> <li>July – September</li> <li>October – December</li> </ul>	1 <sup>st</sup> of the Following Months: <ul style="list-style-type: none"> <li>January</li> <li>April</li> <li>July</li> <li>October</li> </ul>	Last Working Day of Following Months: <ul style="list-style-type: none"> <li>November</li> <li>February</li> <li>May</li> <li>August</li> </ul>
6 Month	Every 6 Months	<b>0.51111%</b>	<ul style="list-style-type: none"> <li>January – June</li> <li>July – December</li> </ul>	1 <sup>st</sup> of the Following Months: <ul style="list-style-type: none"> <li>January</li> <li>July</li> </ul>	Last Working Day of Following Months: <ul style="list-style-type: none"> <li>November</li> <li>May</li> </ul>
12 Month	Every 12 Months	<b>0.72500%</b>	<ul style="list-style-type: none"> <li>January – December</li> </ul>	1 <sup>st</sup> of January Every Year	Last Working Day of November

**Notes:**

- Floor Rates are applicable as per the Product type Selected for all Cases
- The above Base Financing Rates are for New Business Only
- The Margin / Spread remains fixed throughout the Finance term which depends on the Final approved rate (The Final Rate = Margin + Base Financing Rate mentioned above)