



**Estimated Additional Annual Interest cost - Rs. 21,80,497**

## Your Rate Health Indicator



### Rate Health Bands

<b>Optimized</b>	Below 8.00%
<b>Moderate</b>	8.00% - 8.75%
<b>Very High</b>	Above 8.75%

You're currently in **Very High Zone**

## What should you do now?

The current rate is materially above the benchmark range. Consider discussing pricing revision or takeover opportunities with your lender or financial advisor.

**A reduction of even 1.00% in your current borrowing rate could save approximately ₹11.7 lakh annually at current utilization levels.**

## How we calculated your rate

- ✓ Daily balances were extracted from your bank statement.
- ✓ Interest debited by the bank during the period was identified.
- ✓ The effective annualized interest rate was computed using RBI-prescribed daily balance methodology.
- ✓ The calculated rate was compared with our benchmark database.

Average Daily Balance: Rs. 11.72 Crores

Rate Difference: 1.86%

Estimated Annual Cost Impact: Rs. 11.72 Crores X 1.86% = Rs. 21.80 Lakhs

### **Need a Second Opinion?**

Businesses with a material rate variance often explore options such as pricing revisions, refinancing opportunities, or alternative banking structures.

Our team assists businesses in reviewing and optimizing their existing banking arrangements.

For a complimentary discussion, write to [hello@verifyrate.com](mailto:hello@verifyrate.com).