

### Notice of Increase in SHFL PLR by 0.25%

SHFL PLR has been revised upwards by 0.25% with effect from 07-Mar-2024

Accordingly,

1. The existing Rate on all Floating rate loans will increase by 0.25% with effect from 07-Mar-24
2. For all loans under the 'Fixed + Floating' rate schemes of the company with SHFL PLR as the benchmark rate, the revision in interest shall be effective only after the expiry of the Fixed rate tenor.

The effect of any change in SHFL PLR shall be given on Tenor as default. If tenor enhancement is insufficient to support appropriate amortization, then EMI/Pre-EMI shall increase. However, borrower/s have options to enhancement in EMI/Pre-EMI or extension of tenor or combination of both at his/her discretion. The borrower/s may also choose to make Prepayment in full/part.

