

Interest Rate Schedule for all loans:

Product Name	Minimum Interest Rate %*	Maximum Interest Rate %*	Average rate of interest in last quarter*	Processing Fee (% of loan)
All Microfinance Loan	24.00%	24.75%	23.85%	1.5% exclusive of GST
Dairy Cattle Loan	20.35%	24.00%	23.74%	1.5% exclusive of GST
Individual Loan (unsecured)	26.00%	28.00%	26.27%	2.0% exclusive of GST
Individual Loan (Loan Against Property)	21.00%	25.00%	23.65%	2.0% exclusive of GST

*Interest rates are calculated on a reducing balance basis per annum