



Interest Rate Schedule for all loans:

Product Type	Min Interest Rate	Max Interest Rate	Avg Rate of interest in Q1 FY 23-24	Processing Fee (% of loan)
All Microfinance Loans	24.75%	24.75%	24.75%	1.5% + GST
DCL	20.40%	24.00%	23.82%	1.5% + GST
Retail Loans (Secured)	19.00%	25.00%	23.36%	2% + GST
Retail Loans (Unsecured)	26.00%	28.00%	27.83%	2% + GST

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