



Interest rate schedule for Micro Finance Loans:

Product Type	Min Interest Rate	Max Interest Rate	Avg. Rate of interest in Q1 FY 23-24	Processing Fee (% of loan)
SAMRIDDI (Income Generation Loan)	24.75%	24.75%	24.75%	1.5% + GST
SAMVARDHANA (Top-up Loan)				
SAJAL (Water and Sanitation Loan)				
SUVIDHA (Consumer Durable Loan)				

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



Interest rate schedule for Non Micro Finance Loans:

Product Type	Min Interest Rate	Max Interest Rate	Avg. Rate of interest in Q1 FY 23-24	Processing Fee (% of loan)
PRAGATI (Mortgage Loans)	19.00%	25.00%	23.36%	2% + GST
SAMPARK (Mortgage Loans)				
SAMPARK ADVANTAGE (Mortgage Loans)				
SWABHIMAN (Micro Enterprise Loan)				
SURABHI 1 (Dairy Cattle Loan)	24.00%	24.00%	23.82%	1.5% + GST
SURABHI 2 (Dairy Cattle Loan) <i>(BC model)</i>	20.40%	20.40%	23.82%	1.5% + GST

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

*Interest rate for retail loans varies bases on ticket size. As ticket size increases, interest rate decreases.