



Interest rate schedule for Micro Finance Loans:

Product Type	Min Interest Rate	Max Interest Rate	Avg. Rate of interest in Q4 FY 23-24 [^]	Processing Fee (% of loan) [#]
SAMRIDDI (Income Generation Loan)	24.24%	24.24%	24.24%	1.5% + GST
SAMVARDHANA (Top-up Loan)				
SAJAL (Water and Sanitation Loan)				
SUVIDHA (Consumer Durable Loan)				
TWO-WHEELER LOANS			24.24	2% + GST

Product Type	Min Interest Rate	Max Interest Rate	Avg. Rate of interest in Q4 FY 23-24 [^]	Processing Fee (% of loan) [#]
All Microfinance Loans	24.24%	24.24%	24.24%	1.5% + GST

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

[^] Average interest rate: It is the 'weighted average interest rate' calculated for the loans disbursed in the last quarter. The loan amounts are used as the weights. The weighted average is arrived at by taking the sum of each loan's interest rate multiplied by the loan amount and then dividing this sum by the total loan amount disbursed.

[#] Average Processing Fee (% of the loan) is calculated as value of total processing fee collected across all microfinance loans disbursed in the quarter divided by the total value of microfinance loans disbursed in the quarter.



Interest rate schedule for Non Micro Finance Loans:

Product Type	Min Interest Rate	Max Interest Rate	Avg. Rate of interest in Q4FY 23-24 [^]	Processing Fee (% of loan) [#]
SAMPARK (Mortgage Loans)	21.00%	23.00%	20.14%	2% + GST
SAMPARK ADVANTAGE (Mortgage Loans)	23.00%	25.00%	24.50%	2% + GST
SWABHIMAN (Micro Enterprise Loan)	24.00%	28.00%	26.39%	2% + GST
PRAGATI (Mortgage Loans)	19.00%	21.00%	17.74%	2% + GST
CONSUMER DURABLE LOANS	20.00%	20.00%	20.00%	4% + GST
SURABHI 1 (Dairy Cattle Loan)	24.00%	24.00%	24.00%	1.5% + GST
SURABHI 2 (Dairy Cattle Loan) (Co-lending)	20.40%	20.55%	20.49%	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.

[^] Average interest rate: It is the 'weighted average interest rate' calculated for the loans disbursed in the last quarter. The loan amounts are used as the weights. The weighted average is arrived at by taking the sum of each loan's interest rate multiplied by the loan amount and then dividing this sum by the total loan amount disbursed.

[#] Average Processing Fee (% of the loan) is calculated as value of total processing fee collected across all microfinance loans disbursed in the quarter divided by the total value of microfinance loans disbursed in the quarter.