



Interest rate schedule for Micro Finance Loans:

Product Type	Min Interest Rate	Max Interest Rate	Avg. Rate of interest in Q1 FY 24-25 [^]	Avg. Processing Fee (% of loan) [#]
SAMRIDDHI (Income Generation Loan)	22.99%	24.50%	24.22%	1.40% + GST
SAMVARDHANA (Top-up Loan)				
SAJAL (Water and Sanitation Loan)				
SUVIDHA (Product Loan)				
All Microfinance Loans	22.99%	24.50%	24.22%	1.40% + GST

Interest rate schedule for Non-Micro Finance Loans:

Product Type	Min Interest Rate	Max Interest Rate	Avg. Rate of interest in Q1 FY 24-25 [^]	Avg. Processing Fee (% of loan) [#]
SARAL LOANS	24.50%	24.50%	NA	1.50% + GST
TWO-WHEELER LOANS	24.24%	24.24%	24.24%	2.00% + GST
SURABHI 1 (Dairy Cattle Loan)	24.00%	24.00%	24.00%	1.50% + GST
SURABHI 2 (Dairy Cattle Loan) (Co-lending)	19.00%	24.00%	24.00%	1.50% + GST
PRAYAAS LOANS	19.00%	19.00%	19.00%	0.60% + GST

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

* Interest rate for microfinance loans varies based on the vintage and track record of the borrower.

[^] 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 loans disbursed in the quarter divided by the total value of loans disbursed in the quarter.



Interest rate schedule for Retail Loans:

Product Type	Min Interest Rate	Max Interest Rate	Avg. Rate of interest in Q1 FY24-25^	Avg. Processing Fee (% of loan)#
SAMPARK (Mortgage Loans)	21.00%	23.00%	21.09%	1.22% + GST
SAMPARK ADVANTAGE (Mortgage Loans)	23.00%	25.00%	24.59%	1.62% + GST
SWABHIMAN (Micro Enterprise Loan)	26.00%	28.00%	26.26%	1.54% + GST
PRAGATI (Mortgage Loans)	19.00%	21.00%	18.64%	0.93% + GST
CONSUMER DURABLE LOANS	20.00%	20.00%	20.00%	4.00% + GST
SUVIDHA (Product Loan)	22.00%	24.75%	23.17%	2.00% + GST
SAMBHAV LOANS	26.00%	30.00%	27.13%	2.00% + GST
PRAYAAS LOANS	19.00%	19.00%	19.00%	0.60% + 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 loans disbursed in the quarter divided by the total value of loans disbursed in the quarter.