

Interest Rate Schedule:

Products	Rate of interest		Average rate of interest in Q4 FY22	Processing fees applicable
	Minimum	Maximum		
Micro-Finance Loans Group [#]	18.75%	21.50%	19.05%	1.27% exclusive of GST
Micro-Finance Loans Individual	22%		22%	2% exclusive of GST
Retail Finance Loans	16%	22%	21.70%	2% exclusive of GST

***These interest rates are applicable from 20th April 2022**

**All interest rates are calculated on a reducing balance basis per annum*

#The interest rate applicable for a customer shall be dependent on the geography risk premium, vintage with CA Grameen and loan product selected