

Product	Rate of Interest*		Processing Fees Applicable	Q3 FY24		Penal Charges Applicable
	Min	Max		Average Rate of Interest	Average Processing Fees	
<b>Microfinance-</b>						
<b>1) Group Lending</b>	18.00%	22.25%	Emergency loan: 0.5% + GST  For all other loans: 1.27% + GST	21.82%	1.27% + GST	Nil
<b>2) Digital Lending</b>	19.25%	22.25%	1.27% + GST	21.25%	1.27% + GST	₹ 50 + GST (per instance of payment delay)
<b>Retail Finance-</b>						
<b>1) Individual Unsecured Business Loans</b>	22.00%		1.27% + GST	22.65%	1.27% + GST	₹ 50 (per instance of payment delay)
<b>2) Mortgage Loans</b>	18.00%	22.50%	2.00% + GST	20.75%	2.00% + GST	₹ 500 + GST (per instance of payment delay)
<b>3) Two-Wheeler Loans</b>	22.50%		2.00% + GST	22.50%	2.00% + GST	Nil
<b>4) Gold Loans</b>	18.00%		Nil	18.04%	Nil	Nil

\*These interest rates are applicable from 08th January 2024. All interest rates are calculated on a reducing balance basis per annum.