

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

**Currently in the pilot phase across selected branches.