

Product	Rate of Interest*		Processing Fees Applicable	Q4 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	21.38%	1.27% + GST	Nil
<b>2) Digital Lending (Pilot)**</b>	19.25%	22.25%	Other loans: 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	22.00%	1.27% + GST	₹ 50 (per instance of payment delay)
<b>2) Loan Against Property</b>	18.50%	23.50%	2.00% + GST	21.37%	2.00% + GST	₹ 500 + GST (per instance of payment delay)
<b>3) Affordable Housing Loans &amp; Home Improvement Loans</b>	14.00%	18.50%	2.00% + GST	17.56%	2.00% + GST	₹ 500 + GST (per instance of payment delay)

<b>4) Two-Wheeler Loans</b>	22.50%	2.00% + GST	22.50%	2.00% + GST	Nil
<b>5) Gold Loans</b>	18.00%	Nil	18.00%	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.

**Note:**

- 1) For Microfinance Loans, the rate of interest may vary depending upon the vintage of the borrower with CA Grameen and, the credit risk assessment of the geography.
- 2) For Mortgage Loans, the rate of interest may vary depending upon the credit profile, credit risk assessment, nature of income of each borrower, and nature/value of collateral security offered against the loan