

Product	Rate of Interest*		Processing Fees Applicable	Q4 FY24		Penal Charges Applicable
	Min	Max		Average Rate of Interest	Average Processing Fees	
<b>Microfinance-</b> 1) Group Lending	18.00%	22.25%	Emergency loan: 0.5% + GST	21.38%	1.27% + GST	Nil
2) Digital Lending (Pilot)**	19.25%	22.25%	Other loans: 1.27% + GST			₹ 50 + GST (per instance of payment delay)
<b>Retail Finance-</b> 1) Individual Unsecured Business Loans	21.00%	21.75%	1.27% + GST	22.00%	1.27% + GST	₹ 50 (per instance of payment delay)
2) Loan Against Property	18.50%	23.50%	2.00% + GST	21.37%	2.00% + GST	₹ 500 + GST (per instance of payment delay)
3) Affordable Housing Loans & Home Improvement Loans	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 25th April 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 Individual Unsecured Business Loans (Unnati Products), the rate of interest may vary depending upon the vintage of the borrower with CA Grameen and, the credit risk assessment of the geography.
- 3) 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.