| Product | Rate of Interest* | | Processing Fees Applicable | Q2 FY27 | | Penal Charges Applicable |
|---|---|---|---|---|---|---|
| | Min | Max | | Average Rate of Interest | Average Processing Fees | |
| **Microfinance-**<br>**1) Group Lending** | 18.00% | 23.25% | Emergency loan: 0.5% + GST<br><br>Other loans: 1.27% +GST | 22.74% | 1.27% + GST | Nil |
| **Retail Finance-**<br>**1) Individual Unsecured Business Loans** | 18.00% | 23.25% | 1.27% + GST | 23.39% | 1.27% + GST / 2.00% + GST# | Nil |
| **2) Individual Secured Business Loans** | 15.50% | 24.50% | 2.00% + GST | 19.87% | 2.00% + GST | ₹ 500 (per instanceof payment delay) |
| **3)Housing Loans & Home Improvement Loans** | 12.50% | 19.50% | 2.00% + GST | 16.47% | 2.00% + GST | ₹ 500 (per instanceof payment delay) |

| | | | | | |
|---|---|---|---|---|---|
| **4) Two-Wheeler Loans** | 22.50% | 2.00% + GST | 22.50% | 2.00% + GST | Nil |
| **5) Individual Digital Lending** | 23.25% | 1.27% + GST | 23.75% | 1.27% + GST | ₹ 50 (per instanceof payment delay) |

*These interest rates are applicable from 01st November 2026. All interest rates are calculated on a reducing balance basis per annum.

# Applicable for open-market customers.

**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, the rate of interest may vary depending upon the credit profile, nature of income of each borrower, 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.