

## **DISCLOSURE ON INTEREST RATES**

### **RATE OF INTEREST (Reducing Balance)**

(The below interest rates are applicable from 01/04/2023)

All MFI Loan Products	Minimum Interest rate (%)	Ticket Size	Tenure Range	Maximum Interest rate (%)	Average Interest Rate in Q4 FY23 (%)	Processing Fees (% of the loan)
Group based Loans	19.9%	5,000-1,00,000/-	12 Months to 36 Months	23.99%	23.98%	1.50%+GST
Dairy Loan	19.9%	40,000/-1,70,000/-		23.99%	-	1.99%+GST
Alternate Channel Business	26%	10,000/-1,00,000/-		26%	-	1.50%+GST

The calculation for Interest rate is based on the revised guidelines of RBI/DOR/2021-22/89 DoR.FIN.REC.95/03.10.038/2021-22 dated March 14, 2022, on the regulatory framework of microfinance loans. The computation is based on the all-cost inclusive method.