



## DISCLOSURE ON INTEREST RATES

RATE OF INTEREST (Reducing Balance)  
(The below interest rates are applicable from **05/11/2024**)

MICROFINANCE LOAN – PRODUCT NAME	MINIMUM INTEREST RATE (%)	MAXIMUM INTEREST RATE (%)	AVERAGE INTEREST RATE IN LAST QTR (%)*	AVERAGE PROCESSING FEES (% OF THE LOAN)	TENURE RANGE	TICKET SIZE
JLG	19.90%	23.49%	23.49%	1.50%+GST	12-48 months	₹ 10,000-1,00,000/-
Swasth	23.49%	23.49%	23.49%	1.50%+GST	12-24 months	₹ 5,000-50,000/-
Alternate Business (BC)	23.49%	23.49%	23.49%	1.50%+GST	12-48 months	₹ 10,000-1,00,000/-
Emergency Loan (JIT)	23.49%	23.49%	No loan Disbursed	0%	3-6 months	₹ 1,000-5,000/-

All Microfinance loans	MINIMUM INTEREST RATE (%)	MAXIMUM INTEREST RATE (%)	AVERAGE INTEREST RATE IN LAST QTR (%)	AVERAGE PROCESSING FEES (% OF THE LOAN)	TENURE RANGE	TICKET SIZE
	19.90%	26.00%	23.60%	1.50% +GST	3-48 months	₹ 1,000-1,00,000/-

\*The average interest rate mentioned is for loans disbursed after November 5, 2024. Average interest rate for total loans during Q3 FY25 is 23.6% for loans through own channels and 23.86% for loans disbursed via Alternate Business Channels (BC).

There is no penalty charged on prepayment or on delayed payment and no Security Deposit/ Margin is collected from the borrower for a microfinance loan.

The calculation of 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.