



DISCLOSURE ON INTEREST RATES

RATE OF INTEREST (Reducing Balance)
(The below interest rates are applicable from **Q2 FY-26**)

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	-	3-6 months	₹ 1,000-5,000/-

	MINIMUM INTEREST RATE (%)	MAXIMUM INTEREST RATE (%)	AVERAGE INTEREST RATE IN LAST QTR (%)	AVERAGE PROCESSING FEES (% OF THE LOAN)	TENURE RANGE	TICKET SIZE
All Microfinance loans	19.90%	23.49%	23.49%	1.50% +GST	3-48 months	₹ 1,000-1,00,000/-

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.

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.