

# DISCLOSURE ON INTEREST RATES

## RATE OF INTEREST (Reducing Balance)

The below interest rates are applicable from **16th Jan 2026**

PRODUCT NAME	MINIMUM INTEREST RATE (%)	MAXIMUM INTEREST RATE (%)	AVERAGE INTEREST RATE IN LAST QTR (%)	AVERAGE LPF IN LAST QTR (% OF THE LOAN)	TENURE RANGE	TICKET SIZE
JLG	19.90%	24.49%	23.77%	1.50% +GST	12-48 months	₹ 10,000-1,30,000/-
SWASTH	24.49%		23.77%	1.50% +GST	12-24 months	₹ 5,000-50,000/-
ALTERNATE BUSINESS (BC)	No loan Disbursed				12-48 months	₹ 10,000-1,00,000/-
EMERGENCY LOAN (JIT)	No loan Disbursed				3-6 months	₹ 1,000-5,000/-
INDIVIDUAL BUSINESS LOAN	24.49%		23.80%	1.99% +GST	12-36 months	₹ 40,000-2,00,000/-
EV 3 WHEELER	19.00%	22.00%	21.50%	2.29% +GST	12-48 months	₹ 1,00,000-4,00,000/-
HOUSING LOAN MSME	15.00%	24.00%	17.51%	1.33% +GST	12-240 months	₹ 1,00,000-25,00,000/-
BUSINESS LOAN MSME	15.00%	28.00%	21.58%	1.67% +GST	12-180 months	₹ 1,00,000-50,00,000/-
RTS	15.00%	21.00%	16.84%	0.54% +GST	12-84 months	₹ 1,00,000-80,00,000/-

LOAN TYPE	MINIMUM INTEREST RATE (%)	MAXIMUM INTEREST RATE (%)	AVERAGE INTEREST RATE IN LAST QTR (%)	AVERAGE LPF IN LAST QTR (% OF THE LOAN)	TENURE RANGE	TICKET SIZE
All MFI loans	19.90%	24.49%	23.77%	1.50% +GST	3-48 months	₹ 1,000-1,30,000/-
All MSME loans	15.00%	28.00%	22.27%	1.79% +GST	12-240 months	₹ 1,00,000-80,00,000/-

The average interest rate is for loans disbursed in **Q3 FY-26**

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.