

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 (%) | AVERAGE LPF (% OF THE LOAN) | TENURE RANGE | TICKET SIZE |
|--------------------------|---------------------------|---------------------------|---------------------------|-----------------------------|---------------|------------------------|
| JLG | 19.90% | 24.49% | 24.30% | 1.50% +GST | 12-48 months | ₹ 10,000-1,30,000/- |
| SWASTH | 23.99% | 24.49% | 24.37% | 1.50% +GST | 12-24 months | ₹ 5,000-50,000/- |
| ALTERNATE BUSINESS (BC) | 23.99% | 24.49% | 24.45% | 1.50% +GST | 12-48 months | ₹ 10,000-1,00,000/- |
| EMERGENCY LOAN (JIT) | No loan Disbursed | | | | 3-6 months | ₹ 1,000-5,000/- |
| INDIVIDUAL BUSINESS LOAN | 23.99% | 24.49% | 24.30% | 1.99% +GST | 12-36 months | ₹ 40,000-2,00,000/- |
| EV 3 WHEELER | 19.00% | 22.00% | 21.42% | 3.49% +GST | 12-48 months | ₹ 1,00,000-4,00,000/- |
| HOUSING LOAN MSME | 16.00% | 20.00% | 17.65% | 2.42% +GST | 12-240 months | ₹ 1,00,000-25,00,000/- |
| BUSINESS LOAN MSME | 16.00% | 26.00% | 21.55% | 2.84% +GST | 12-180 months | ₹ 1,00,000-50,00,000/- |
| RTS | 16.00% | 18.00% | 16.81% | 1% +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% | 24.30% | 1.50% +GST | 3-48 months | ₹ 1,000-1,30,000/- |
| All MSME loans | 16.00% | 26.00% | 22.59% | 2.19% +GST | 12-240 months | ₹ 1,00,000-80,00,000/- |

The average interest rate is for loans disbursed in **Q4 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.