



# BELSTAR MICROFINANCE LIMITED

A Subsidiary of Muthoot Finance Limited

Creating livelihoods...transforming lives

<b>Microfinance Loan – Product Name</b>	<b>Minimum Interest Rate</b>	<b>Maximum Interest Rate</b>	<b>Average Rate of Interest in last Quarter</b>	<b>Processing fees (% of the Loan)</b>
Micro Enterprise Loans	21.95%	22.90%	23.21%	1.50%
Education Loan	21.95%	22.90%	23.22%	1.50%
Consumption Loan	18.00%	18.00%	18.00%	1.50%
Emergency Loan	21.95%	21.95%	22.45%	1.50%
Festival Loan	18.00%	18.00%	20.12%	1.50%

<b>All Microfinance Loan</b>	<b>Minimum Interest Rate</b>	<b>Maximum Interest Rate</b>	<b>Average Rate of Interest in last Quarter</b>	<b>Average Processing fees (% of the Loan)</b>
All Microfinance Loans	18.00%	22.90%	23.12%	1.50%

<b>Non MFI Loans Product Name</b>	<b>Minimum Interest Rate</b>	<b>Maximum Interest Rate</b>	<b>Average Rate of Interest in last Quarter</b>	<b>Processing fees (% of the Loan)</b>
Small Enterprise Loans	24.50%	26.25%	25.23%	2.00%

## Interest rate schedule effective 13<sup>th</sup> November 2024

Notes:

1 Processing fee excludes GST

2 The rate of interest is computed based on the Board approved Pricing policy in accordance with the Directives of the RBI.