



BELSTAR MICROFINANCE LIMITED

A Subsidiary of Muthoot Finance Limited

Creating livelihoods...transforming lives

Microfinance Loan - Product Name	Rate of Interest		Processing fees application	Q4 FY 2025		Penal charges applicable
	Minimum	Maximum		Average rate of Interest	Average Processing fees	
MICRO ENTERPRISE LOANS	22.90%	22.90%	1.50%	22.90	1.50%	NIL
FESTIVAL LOAN	18.00%	18.00%	1.50%	18.00	1.50%	
EDUCATION	21.95%	22.90%	1.50%	22.88	1.50%	
EMERGENCY	21.95%	21.95%	1.50%	21.95	1.50%	
CONSUMPTION	18.00%	18.00%	1.50%	18.00	1.50%	

All Microfinance Loans	Rate of Interest		Processing fees application	Q4 FY 2025		Penal charges applicable
	Minimum	Maximum		Average rate of Interest	Average Processing fees	
All Microfinance Loans	18.00%	22.90%	1.50%	22.77%	1.50%	NIL

Non Microfinance Loan - Product Name	Rate of Interest		Processing fees application	Q4 FY 2025		Penal charges applicable
	Minimum	Maximum		Average rate of Interest	Average Processing fees	
Small Enterprise Loans	24.50%	26.00%	2.00%	22.77%	2.00%	NIL
Gold Loan	9.90%	24.00%	NIL	NIL	NIL	NIL

Interest rate schedule effective 13th 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.
3. Gold Loan product Introduced w.e.f 16th April 2025.