

#### Microfinance Loan - Product wise

Microfinance Loan - Product Name	Rate of Interest		Processing fees application	Q4 FY 2026		Penal charges applicable
	Minimum	Maximum		Weighted Average rate of Interest	Average Processing fees	
MICRO ENTERPRISE LOAN	22.60%	24.80%	1.50%	24.20	1.50%	
FESTIVAL LOAN	22.60%	24.80%	1.50%	24.37	1.50%	
EDUCATION LOAN	22.60%	24.80%	1.50%	24.16	1.50%	NIL
EMERGENCY LOAN	22.60%	24.80%	1.50%	24.38	1.50%	
CONSUMPTION LOAN	22.60%	24.80%	1.50%	24.52	1.50%	

#### All Microfiance Loans

Microfinance Loan - Product Name	Rate of Interest		Processing fees application	Q4 FY 2026		Penal charges applicable
	Minimum	Maximum		Weighted Average rate of Interest	Average Processing fees	
All Microfiance Loans	22.60%	24.80%	1.50%	24.20%	1.50%	NIL

#### Non Microfinance Loans

Non Microfinance Loan - Product Name	Rate of Interest		Processing fees application	Q4 FY 2026		Penal charges applicable
	Minimum	Maximum		Weighted Average rate of Interest	Average Processing fees	
Small Enterprise Loans	24.50%	26.25%	2.00%	25.13%	2.00%	NIL
Gold Loan	10.90%	24.00%	NIL	15.26%	NIL	NIL

#### Interest rate schedule effective 9<sup>th</sup> December 2025

##### Notes:

1. For all microfinance Loans Risk-Based Pricing linked to the customers' credit risk profile.
2. Processing fee excludes GST
3. Gold Loan product Introduced w.e.f 16<sup>th</sup> April 2025.