



BELSTAR MICROFINANCE LIMITED

A Subsidiary of Muthoot Finance Limited

Creating livelihoods...transforming lives

Microfinance Loan – Product Name	Minimum Interest Rate	Maximum Interest Rate	Average Rate of Interest in last Quarter	Processing fees (% of the Loan)
Micro Enterprise Loans	23.00%	23.50%	24.64%	1.50%
Education Loan	23.00%	23.50%	23.75%	1.50%
Consumption Loan	23.00%	23.50%	24.62%	1.50%
Emergency Loan	23.00%	23.50%	24.67%	1.50%
Festival Loan	23.00%	23.50%	23.90%	1.50%

All Microfinance Loan	Minimum Interest Rate	Maximum Interest Rate	Average Rate of Interest in last Quarter	Average Processing fees (% of the Loan)
All Microfinance Loans	23.00%	23.50%	24.62%	1.50%

Non MFI Loans Product Name	Minimum Interest Rate	Maximum Interest Rate	Average Rate of Interest in last Quarter	Processing fees (% of the Loan)
Small Enterprise Loans	23.00%	26.25%	25.28%	2.00%

Interest rate schedule effective 1st July 2024

Notes:

1 Processing fee excludes GST

2 The rate of interest is charged based on the risk premium