

Disclosure regarding the Interest Rate

Microfinance Product	Minimum Interest Rate* (%)	Maximum Interest Rate* (%)	Average rate of interest in June 30, 2024** (%)	Processing Fees*** (% of the loan), if range, give range	ROI Effective from
Business Loan	25.50%	25.50%	25.50%	1%	01-Jun-22
Credit Plus Product	25.50%	25.50%	25.50%	1%	01-Jul-23
Wash Loans	25.50%	25.50%	25.50%	1%	01-Aug-22

The blended average of all Microfinance Loans

All microfinance Loans	Minimum Interest Rate* (%)	Maximum Interest Rate* (%)	Average rate of interest in June 30, 2024** (%)	Average Processing Fees*** (% of the loan)
All Microfinance Loans	25.50%	25.50%	25.50%	1%

*Interest rates are calculated on a reducing balance basis per annum

** Average interest rate: It is the 'weighted average interest rate' calculated for the loans disbursed in the last quarter. The loan amounts are used as the weights. The weighted average is arrived at by taking the sum of each loan's interest rate multiplied by the loan amount and then dividing this sum by the total loan amount disbursed.

*** Average Processing Fee (% of the loan) is calculated as value of total processing fee collected across all microfinance loans disbursed in the quarter divided by the total value of microfinance loans disbursed in the quarter.

Midland Microfin Limited