Disclosure regarding the Interest Rate

Microfinance loan – Product name	Minimum Interest Rate* (%)	Maximum Interest Rate* (%)	Wt. Average rate of interest Q2 FY 27	Processing Fees*** (% of the loan)	ROI Effective from
Business Loan	24.39%	25.50%	25.27%	1.50%	17-Sep-26
Credit Plus Product	24.51%	25.50%	25.42%	0.90%- 1.00%	05-May-25

The blended average of all Microfinance Loans

All microfinance loans (To reflect all types of loans)	Minimum Interest Rate* (%)	Maximum Interest Rate* (%)	Wt. Average rate of interest Q2 FY 27	Average Processing Fees*** (% of the loan) Q2 FY 27
All Microfinance Loans	24.39%	25.50%	25.27%	1.35%

*Interest rates are calculated on a reducing balance basis per annum, Interest rate schedule is effective from 17th Sep 2026.

** 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. The average interest rate reported for the last quarter.

*** 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. The average processing fees reported for the last quarter.