

Interest Rate Schedule for Micro Finance and Other Unsecured Loans for Q4 FY 25-26:

<b>Product Name</b>	<b>Min. interest rate</b>	<b>Max. interest rate</b>	<b>Weighted average interest rate for Q3</b>	<b>Min. Processing Fee % on loan Amount</b>	<b>Max. Processing Fee % on loan Amount</b>
Laxmi Group Loans	24%	26%	25%	1%	2%
Vikas Business Loans	25%	32%	28%	2%	3%

- Interest rates are calculated on a reducing balance basis per annum.
- Interest rate for microfinance loans & other Unsecured loans varies based on the vintage and track record of borrower.
- Average Interest Rate: It is the 'weighted average interest rate' calculated for the loan 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 amount disbursed.
- Average Processing Fee (% of the loan Amount) is calculated as value of total processing fees collected across all loans disbursed in the quarter divide by total value of loans disbursed in the quarter.