

Product	Rate of Interest*		Processing Fees Applicable	Q3 FY25		Penal Charges Applicable
	Min	Max		Average Rate of Interest	Average Processing Fees	
<b>Microfinance-</b> <b>1) Group Lending</b>	18.00%	23.00%	Emergency loan: 0.5% + GST	22.00%	1.27% + GST	Nil
<b>2) Digital Lending (Pilot)**</b>	19.50%	23.00%	Other loans: 1.27% + GST			₹ 50 + GST (per instance of payment delay)
<b>Retail Finance-</b> <b>1) Individual Unsecured Business Loans</b>	21.50%	22.50%	1.27% + GST	21.53%	1.27% + GST	₹ 50 (per instance of payment delay)
<b>2) Individual Secured Business Loans</b>	18.50%	23.50%	2.00% + GST	21.30%	2.00% + GST	₹ 500 + GST (per instance of payment delay)
<b>3) Affordable Housing Loans &amp; Home Improvement Loans</b>	14.00%	19.50%	2.00% + GST	16.87%	2.00% + GST	₹ 500 + GST (per instance of payment delay)

<b>4) Two-Wheeler Loans</b>	22.50%	2.00% + GST	22.50%	2.00% + GST	Nil
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\*These interest rates are applicable from 01<sup>st</sup> February 2025. All interest rates are calculated on a reducing balance basis per annum.

\*\*Currently in the pilot phase across selected branches.

**Note:**

- 1) For Microfinance Loans, the rate of interest may vary depending upon the vintage of the borrower with CA Grameen and, the credit risk assessment of the geography.
- 2) For Individual Unsecured Business Loans (Unnati Products), the rate of interest may vary depending upon the vintage of the borrower with CA Grameen and, the credit risk assessment of the geography.
- 3) For Mortgage Loans, the rate of interest may vary depending upon the credit profile, credit risk assessment, nature of income of each borrower, and nature/value of collateral security offered against the loan.