

**Interest Rate Schedule - displayed in terms of Regulation 6.7 of the Master Direction – Reserve Bank of India
(Regulatory Framework for Microfinance Loans) Directions, 2022, dated March 14, 2022**

Reporting product Group	Max Rate (%)	Min Rate (%)	Avg. Rate (%)	Proc. Fee	Rate w.e.f. 01-04-2024	
					ROI (%)	Proc. Fee
MFI Saral N2C	25.50	25.00	25.50	1.25%	25.25	1.50%
MFI Saral U2C	27.00	25.00	25.02	1.25%	24.75	1.50%
MFI Saral Repeat	25.50	24.50	24.52	1.25%	24.25	1.50%
Micro Enterprise Loan	26.00	26.00	26.00	2.00%	25.25	1.50%
MFI Inorganic S&C	26.50	26.00	26.01	1.25%	25.25	1.50%
Arohan Privilege Digital Lending U2A	24.00	24.00	24.00	0.50%	23.00	1.00%
Arohan Privilege Digital Lending N2A	24.00	24.00	24.00	1.25%	23.00	1.25%
Others	24.50	24.50	24.50	1.25%	24.25	1.50%
Total		Blended rate	24.84			

1. "Others" include cross-sell loans;
2. These interest rates are applicable from **April 01, 2022 and with subsequent changes.**
3. All interest rates are calculated on a reducing balance basis per annum;
4. Average rate of interest for business done in MAR 24 - FY23-24.

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