

**Interest Rate Schedule for Microfinance Qualifying Assets - 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	Current Min Rate (%)	Current Max Rate (%)	Avg. Rate of March 2025 (%)	Current Proc. Fee (%)
MFI Saral New to Credit	22.99	22.99	22.99	1.50
MFI Saral Used to Credit	22.74	22.99	22.74	1.50
MFI Saral Repeat	22.24	22.49	22.24	1.50
Micro Enterprise Loan	22.99	22.99	22.99	1.50
MFI Inorganic Sourcing & Collection	22.99	22.99	22.99	1.50
Arohan Privilege Digital Lending	22.99	22.99	22.99	1.50
Others	22.49	22.49	22.49	1.50
<b>Blended rate</b>			<b>22.52</b>	<b>1.50</b>

1. "Others" include cross-sell loans;
2. All interest rates are calculated on a reducing balance basis per annum;
3. Average and Blended rate of interest is arrived at basis the business done in March-25, FY24-25.
4. The above interest rates are for the Microfinance Qualifying Portfolio

### Arohan Financial Services Limited

**Registered Office:** PTI Building, 4<sup>th</sup> Floor, DP Block, DP-9, Sector-V, Salt Lake, Kolkata - 700091  
**T:** +91 33 4015 6000 | **CIN:** U74140WB1991PLC053189  
**E:** [contact@arohan.in](mailto:contact@arohan.in)

[www.arohan.in](http://www.arohan.in)

**Interest Rate Schedule for Microfinance Qualifying Assets - displayed pursuant to the directive issued by MFIN**

Reporting product Group	Current Min Rate (%)	Current Max Rate (%)	Avg. Rate of March 2025 (%)	Average rate of Interest in last quarter ** (%)	Current Proc. Fee (%)
MFI Saral New to Credit	22.99	22.99	22.99	22.99	1.50
MFI Saral Used to Credit	22.74	22.99	22.74	22.62	1.50
MFI Saral Repeat	22.24	22.49	22.24	22.12	1.50
Micro Enterprise Loan	22.99	22.99	22.99	22.99	1.50
MFI Inorganic Sourcing & Collection	22.99	22.99	22.99	22.99	1.50
Arohan Privilege Digital Lending	22.99	22.99	22.99	22.90	1.50
Others	22.49	22.49	22.49	22.46	1.50
<b>Blended Rate</b>			<b>22.52</b>	<b>22.41</b>	<b>1.50</b>

1. "Others" include cross-sell loans;
2. All interest rates are calculated on a reducing balance basis per annum;
3. The above interest rates are for the Microfinance Qualifying Portfolio
4. \*\*Average rate of interest for business done in January 25 to March 25.

**Arohan Financial Services Limited**

**Registered Office:** PTI Building, 4<sup>th</sup> Floor, DP Block, DP-9, Sector-V, Salt Lake, Kolkata - 700091  
**T:** +91 33 4015 6000 | **CIN:** U74140WB1991PLC053189  
**E:** [contact@arohan.in](mailto:contact@arohan.in)

[www.arohan.in](http://www.arohan.in)