

**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	Min Rate (%)	Max Rate (%)	Avg. Rate (%) ⁴	Processing Fee
MFI Saral [New to Credit]	25.00	25.00	25.00	1%
MFI Saral [Used to Credit]	24.00	26.00	24.99	1%
MFI Saral Repeat	19.99	25.00	24.03	1%
MFI Inorganic S&C	26.00	26.00	26.00	1%
MFI Bazaar	26.00	26.00	26.00	2%
Others ¹	22.00	24.00	23.93	1%
Total		Blended rate	24.54	-

1. "Others" include cross-sell and sanitation loans;
2. These interest rates are applicable from **April 01, 2022**;
3. All interest rates are calculated on a reducing balance basis per annum;
4. Average rate of interest for business done in Nov 22 - FY22-23.