



Interest Rate Range & Average Interest Rate for Loans for Individual Borrowers

(For loans disbursed during the quarter ended December 31, 2022)

Product	Min of ROI	Wtd Avg ROI	Max of ROI
Commercial Vehicle	9.50%	12.03%	18.02%
FIG	8.35%	10.66%	13.50%
Housing Loans	8.00%	10.99%	16.00%
JLG Loans	25.35%	25.64%	26.50%
Loans Against Property	9.25%	12.48%	16.00%
Loans to Individuals Sourced through Lending Kart	19.20%	27.46%	35.96%
Micro-Home Loans	14.50%	18.99%	25.00%
Two Wheeler	16.41%	18.30%	24.00%
Vikas Loans (Individual Microfinance Loans)	25.35%	28.00%	28.00%