



Interest Rate Schedule

Products	Rate of Interest		Average rate of Interest Q2 FY 25	Processing fee
	Minimum	Maximum		
Micro Finance Loans - Lending in Group*	23.30%	23.95%	23.64%	1% - 1.5% + Applicable GST ^
Micro Finance Loans -Individual*	23.30%	23.95%	23.36%	1% + Applicable GST
Retail Unsecured Loans	23.95%	23.95%	24.13%	1% - 1.5% + Applicable GST ^
Retail Secured Loans	21.50%	23.95%	23.98%	1% - 1.5% + Applicable GST ^

* The rate of interest is charged based on the risk premium

^The processing fee is charged based on the vintage with Muthoot Microfin Ltd.