



Interest Rate Schedule

Products	Rate of Interest		Average rate of Interest Q4 FY 24	Processing fee
	Minimum	Maximum		
Micro Finance Loans - Lending in Group*	23.65%	24.40%	24.27%	1% - 1.5% + Applicable GST ^
Micro Finance Loans -Individual*	23.00%	24.40%	23.66%	1% + Applicable GST
Retail Unsecured Loans	23.00%	25.00%	24.97%	1% - 1.5% + Applicable GST ^
Retail Secured Loans	21.50%	24.00%	23.97%	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.