



Chaitanya India Fin Credit Private Limited

Interest Rate on Microfinance Loan

Product	Loan Tenure	Loan Size	Prevailing Rate of Interest	Processing Fees	Average Rate of Interest for previous quarter
Group Loan	Up to 24 months	Up to INR 80,000	21% – 22%	1.50% + applicable GST	20.87%
Retail Loan	18 months to 36 months	Up to INR 5,00,000	24% - 26%	2% + applicable GST	24.95%

Note:

- All interest rates are calculated on a reducing balance basis per annum.
- The interest rate applicable for a customer shall be dependent on their geography, loan product & risk profile of customer.