



Chaitanya India Fin Credit Private Limited

The below interest rates are applicable from 01/01/2026

Product	Loan Tenure	Loan Size	Prevailing Minimum Interest Rate * (%)	Prevailing Maximum Interest Rate * (%)	Prevailing Processing Fees (%)	Average Rate of Interest for previous quarter ** (%)	Average Processing Fees (% of the loan) ***
Group Loan	Up to 36 months	Up to INR 1,50,000	22.75%	24.00%	1.50% + applicable GST	23.17%	1.77% (inclusive of GST)

Note:

*Interest rates are calculated on a reducing balance basis per annum.

** Average interest rate: It is the 'weighted average interest rate' calculated for the loans disbursed in the last quarter. The loan amounts are used as the weights. The weighted average is arrived at by taking the sum of each loan's interest rate multiplied by the loan amount and then dividing this sum by the total loan amount disbursed.

*** Average Processing Fee (% of the loan) is calculated as value of total processing fee collected across all loans disbursed in the quarter divided by the total value of loans disbursed in the quarter.

^ It includes Processing Fees and Insurance Charges.