



The below interest rates are applicable from 1st January 2026. Interest rates are calculated on a reducing balance basis per annum.

Product	Minimum Interest Rate* (%)	Maximum Interest Rate* (%)	Processing Fees (% of the loan)
MSME – Secured Loans	16.00%	24.00%	1 - 3% + GST

Interest rates vary based on the Company's risk-based pricing methodology and are subject to periodic review.