



SPANDANA

Interest rate

“The below interest rates are applicable from 01/10/2025”

Product Name	Minimum Interest Rate offered currently* (%)	Maximum Interest Rate offered currently* (%)	Weighted Average interest rate for last quarter**	Average Processing Fees for last quarter** (% of the loan)
Microfinance loans	23.0%	26.0%	25.3%	1.50% + GST

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

**Weighted Average interest rate & average processing fee displayed is for Q4FY26.