

Product	Rate of Interest disbursed JUL'18-SEPT'18		Mean Rate
	Min ROI	Max ROI	
Rural Lending products			
Kisan Credit Card	9.00%	13.10%	12.07%
Kisan Tatkal	8.60%	11.40%	9.25%
Cattle Loan	-	-	-
Non Schematic Loans	8.60%	13.00%	9.95%
Kisan Mitra	8.50%	11.90%	10.20%

Note:

- It includes various categories like fixed rate, floating rate and is based on factors such as loan amount, customer relationships, etc.
- Mean rate = Sum of rate of interest of all loan accounts / Number of all loan accounts.

Annual Percentage Rate The Annual Percentage Rate (APR) is a method to compute annualized credit cost which includes interest rate and loan origination fee.