

Product	Rate of Interest disbursed JAN'25 – MAR'25		Mean Rate
	Min ROI	Max ROI	
Auto Loan	8.15%	19.5%	11.28%
Auto Loan - New Car	8.15%	12.25%	9.78%
External BT Top-up (Used Car)	11.55%	17.75%	15.81%
Internal BT Top-up (Used Car)	12.00%	19.50%	16.00%
Parallel Loan (Used Car)	13.00%	19.25%	16.60%
Sale Purchase (Used Car)	10.00%	17.05%	13.57%
Refinance (Used Car)	10.51%	17.75%	14.80%

**Note:**

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