

Product	Rate of Interest disbursed April'25 – June'25		Mean Rate
	Min ROI	Max ROI	
Auto Loan	8.35%	19.25%	10.90%
Auto Loan - New Car	8.35%	11.55%	9.65%
External BT Top-up (Used Car)	10.75%	18.00%	15.67%
Internal BT Top-up (Used Car)	12.00%	18.00%	15.95%
Parallel Loan (Used Car)	13.00%	19.25%	16.44%
Sale Purchase (Used Car)	10.00%	17.05%	13.51%
Refinance (Used Car)	10.50%	18.00%	14.70%

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.