

| Product        | Rate of Interest disbursed<br>JUL'19-SEPT'19 |         | Mean Rate |
|----------------|--|---------|-----------|
|                | Min ROI                                      | Max ROI |           |
| Education Loan | 9.50%  | 17.00%  | 12.55%    |

**Note:**

- It includes various categories like fixed rate/floating rate as applicable 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.