

| Product | Rate of Interest disbursed OCT'18-DEC'18 | | Mean Rate |
|-------------------------|---|---------|-----------|
| | Min ROI | Max ROI | |
| Loan Against Securities | 8.65% | 12.50% | 10.34% |

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.