

| Product                 | Rate of Interest disbursed<br>JUL'18-SEPT'18 |         | Mean Rate |
|-------------------------|--|---------|-----------|
|                         | Min ROI                                      | Max ROI |           |
| Loan Against Securities | 8.75%  | 12.50%  | 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 RateThe Annual Percentage Rate (APR) is a method to compute annualized credit cost which includes interest rate and loan origination fee.