

Product	Rate	of Interest disbursed OCT'18-DEC'18	Mean Rate
	Min ROI	Max ROI	
Rural Lending products			
Kisan Credit Card	9.25%	14.10%	12.50%
Kisan Tatkal	8.75%	9.80%	9.32%
Cattle Loan	-	-	-
Non Schematic Loans	8.75%	12.55%	10.36%
Kisan Mitra	9.05%	12.10%	10.70%

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.