

Product	Rate of Interest disbursed OCT'18-DEC'18		Mean Rate
	Min ROI	Max ROI	
SBB Products			
Business Loan	11.00%	20.00%	17.56%
Card Power	11.30%	15.75%	13.81%
Cash Credit	9.30%	12.50%	10.01%
Overdraft	9.10%	12.55%	10.13%
Term Loan	9.05%	12.75%	10.09%

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.