

| Product                       | Rate of Interest disbursed<br>July'25 – Sep'25 |         | Mean Rate |
|-------------------------------|------------------------------------------------|---------|-----------|
|                               | Min ROI                                        | Max ROI |           |
| Auto Loan                     | 7.80%                                          | 18.25%  | 10.61%    |
| Auto Loan - New Car           | 7.80%                                          | 11.55%  | 9.38%     |
| External BT Top-up (Used Car) | 10.50%                                         | 17.76%  | 15.60%    |
| Internal BT Top-up (Used Car) | 12.00%                                         | 17.76%  | 15.79%    |
| Parallel Loan (Used Car)      | 12.50%                                         | 18.25%  | 16.35%    |
| Sale Purchase (Used Car)      | 9.50%                                          | 17.25%  | 13.32%    |
| Refinance (Used Car)          | 10.75%                                         | 18.00%  | 14.70%    |

**Note:**

- It includes various categories like fixed rate/floating rate as applicable and is based on factors such as loan amount, customer relationships, etc.
- It includes used car loans also.
- Mean rate =  $\text{Sum of rate of interest of all loan accounts} / \text{Number of all loan accounts}$ .