

Product	Rate of Interest disbursed Oct'25 – Dec'25		Mean Rate
	Min ROI	Max ROI	
Auto Loan	7.50%	18.10%	10.17%
Auto Loan - New Car	7.50%	12.25%	9.27%
External BT Top-up (Used Car)	12.00%	17.50%	15.58%
Internal BT Top-up (Used Car)	10.50%	18.10%	15.81%
Parallel Loan (Used Car)	13.50%	17.50%	15.14%
Sale Purchase (Used Car)	9.75%	17.05%	13.15%
Refinance (Used Car)	10.15%	17.40%	14.49%

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 = Sum of rate of interest of all loan accounts / Number of all loan accounts.