

Product	Rate of Interest disbursed Jan'26 – Mar'26		Mean Rate
	Min ROI	Max ROI	
Auto Loan	7.40%	18.00%	10.01%
Auto Loan - New Car	7.40%	12.10	9.15%
External BT Top-up (Used Car)	12.00%	17.50%	15.52%
Internal BT Top-up (Used Car)	11.00%	18.00%	15.69%
Parallel Loan (Used Car)	13.50%	17.85%	15.15%
Sale Purchase (Used Car)	9.50%	17.05%	13.01%
Refinance (Used Car)	10.00%	17.51%	14.43%

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.