

| Product                       | Rate of Interest disbursed<br>Jul'26 – Sep'26 |         | Mean Rate |
|-------------------------------|-----------------------------------------------|---------|-----------|
|                               | Min ROI                                       | Max ROI |           |
| Auto Loan                     | 7.50%                                         | 17.75%  | 10.09%    |
| Auto Loan – New Car           | 7.50%                                         | 11.55%  | 9.12%     |
| External BT Top-up (Used Car) | 10.51%                                        | 17.00%  | 15.63%    |
| Internal BT Top-up (Used Car) | 11.00%                                        | 17.60%  | 15.71%    |
| Parallel Loan (Used Car)      | 12.75%                                        | 17.65%  | 15.05%    |
| Sale Purchase (Used Car)      | 9.75%                                         | 17.05%  | 12.89%    |
| Refinance (Used Car)          | 10.50%                                        | 17.05%  | 14.44%    |

**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.