Product	Rate of interest for disbursed cases between July' 26 to Sep'26		
	Min ROI	Max ROI	Mean ROI
Education Loan	3.50%*	13.00%	9.48%

Note:

- It includes various categories like fixed rate/floating rate as applicable 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.

*Including Government Subsidies.

Educational Loans	Avg. Rate of interest For month of July'26 to Sep'26	
	Up to Rs.4.00 lakhs	Greater than Rs.4.00 lakhs
For studies in India	8.49%	8.73%
For Studies Abroad	10.14%	10.19%

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