

Product	Rate of interest for disbursed cases between Apr 25 to June'25		
	Min ROI	Max ROI	Mean ROI
Education Loan	3.50%	13.00%	10.97%

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 Oct'24 to Dec'24	
	Up to Rs.4.00 lakhs	Greater than Rs.4.00 lakhs
For studies in India	10.71%	12.29%
For Studies Abroad	10.85%	10.93%