

Product	Rate of interest for disbursed cases between July 25 to Sept'25		
	Min ROI	Max ROI	Mean ROI
Education Loan	7.45%*	13.00%	11.75%

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'25 to Sep'25	
	Up to Rs.4.00 lakhs	Greater than Rs.4.00 lakhs
For studies in India	10.81%	11.11%
For Studies Abroad	12.24%	10.81%

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