



Retail Credit Department

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Interest Rate range of contracted loans for past quarter granted to individual borrowers under Retail loan segment

Product	Interest Rate Range		Mean Rate
	January'26 – March'26		
	Min ROI	Max ROI	
Housing	7.05	9.55	7.35
Vehicle	7.20	12.05	7.84
Personal	7.25	13.55	10.24
LAP	9.70	10.20	9.81

- 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 = Weighted average of ROI under respective loan categories.