



Interest Rate Schedule

| Products | Rate of Interest* (with effect from 1 st June 2026) | | Average rate of Interest [#] | Processing fee [^] |
|---------------------------|---|---------|---|-----------------------------|
| | Minimum | Maximum | | |
| Micro Finance Loans – JLG | 22.75 % | 24.00 % | 23.62 % | 1.50% |
| Individual loans | 23.75 % | 24.00 % | - | 2.00% |

* The rate of interest is charged based on the risk premium.

[^]The processing fee is charged based on the loan amount.

[#] This interest rate is for Q4 FY26 of Svatantra Microfin Limited.

