



Utkarsh Small Finance Bank

Mean Interest Rate for Micro Banking Assets Loan Products

Interest Rate Range of Contracted Micro Banking Assets Loan Products for the Quarter ended on June 30, 2021, were as follows:

Sr. No.	Name of Scheme/Product	Minimum (%)	Maximum (%)	Mean Rate (%)
1.	JLG Loan Products	23	23	23
2.	Micro Banking Business Loan Product	23	23	23
3.	PM SVANidhi Loan	15	15	15
4.	Two-Wheeler Loan	23	23	23
5.	Utkarsh Sambal 2.0	15	15	15

Interest Rate Range of Contracted Micro Banking Assets Loan Products for the Quarter ended on September 30, 2021, were as follows:

Sr. No.	Name of Scheme/Product	Minimum (%)	Maximum (%)	Mean Rate (%)
1.	JLG Loan Products	23	23	23
2.	Micro Banking Business Loan Product	23	23	23
3.	PM SVANidhi Loan	15	15	15
4.	Two-Wheeler Loan	23	23	23
5.	Utkarsh Sambal 2.0	15	15	15

Interest Rate Range of Contracted Micro Banking Assets Loan Products for the Quarter ended on December 31, 2021, were as follows:

Sr. No.	Name of Scheme/Product	Minimum (%)	Maximum (%)	Mean Rate (%)
1.	JLG Loan Products	23	23	23
2.	Micro Banking Business Loan Product	23	23	23
3.	PM SVANidhi Loan	15	15	15
4.	Utkarsh Sambal 3.0	23	23	23

Interest Rate Range of Contracted Micro Banking Assets Loan Products for the Quarter ended on March 31, 2022, were as follows:

Sr. No.	Name of Scheme/Product	Minimum (%)	Maximum (%)	Mean Rate (%)
1.	JLG Loan Products	23	23	23
2.	Micro Banking Business Loan Product	23	23	23
3.	PM SVANidhi Loan	15	15	15
4.	Utkarsh Sambal 3.0	23	23	23

All interest rates are calculated on reducing balance basis, per annum.