ANNAPURNA FINANCE
GROWING TOGETHER

DISCLOSURE ON INTEREST RATES

RATE OF INTEREST (Reducing Balance)

The below interest rates are applicable from **1st October 2026**

PRODUCT NAME	MINIMUM INTEREST RATE (%)	MAXIMUM INTEREST RATE (%)	AVERAGE INTEREST RATE (%)	AVERAGE LPF (% OF THE LOAN)	TENURE RANGE	TICKET SIZE
JLG	19.90%	24.49%	24.49%	1.50% +GST	12-48 months	₹ 10,000-1,30,000/-
SWASTH	23.49%	24.49%	24.36%	1.50% +GST	12-24 months	₹ 5,000-50,000/-
ALTERNATE BUSINESS (BC)	24.49%	24.49%	24.49%	1.50% +GST	12-48 months	₹ 10,000-1,00,000/-
EMERGENCY LOAN (JIT)	No loan Disbursed				3-6 months	₹ 1,000-5,000/-
INDIVIDUAL BUSINESS LOAN	24.49%	24.49%	24.49%	1.99% +GST	12-36 months	₹ 40,000-2,00,000/-
Mid-Term Loan	23.49%	24.49%	24.36%	1.5% +GST	12-24 months	₹ 10,000/-50,000/-
EV 3 WHEELER	19.00%	22.00%	21.47%	2.32% +GST	12-60 months	₹ 1,00,000-6,00,000/-
HOUSING LOAN MSME (Secured)	15.00%	20.00%	17.49%	2.45% +GST	12-240 months	₹ 5,00,000-40,00,000/-
BUSINESS LOAN MSME (Secured)	15.00%	22.00%	18.65%	2.44% +GST	12-180 months	₹ 5,00,000-50,00,000/-
BUSINESS LOAN MSME (Unsecured)	18.00%	26.00%	24.60%	3% +GST	12-72 months	₹ 3,00,000-7,50,000/-
RTS	15.00%	18.00%	16.65%	1% +GST	12-84 months	₹ 1,00,000-80,00,000/-
Gold Loan	12.00%	24.00%	16.53%	NA	Up to 12 Months	₹ 5,000-10,00,000/-

LOAN TYPE	MINIMUM INTEREST RATE (%)	MAXIMUM INTEREST RATE (%)	AVERAGE INTEREST RATE IN LAST QTR (%)	AVERAGE LPF IN LAST QTR (% OF THE LOAN)	TENURE RANGE	TICKET SIZE
MFI loans	19.90%	24.49%	24.48%	1.50% +GST	3-48 months	₹ 1,000-1,30,000/-
Non-MFI loans	12.00%	26.00%	22.89%	2.09% +GST	12-240 months	₹ 1,00,000-80,00,000/-

The average interest rate is for loans disbursed in **Q2 FY-27**

The calculation of Interest Rate is based on the revised guidelines of RBI/DOR/2021-22/89 DoR.FIN.REC.95/03.10.038/2021-22 dated March 14,2022 on the regulatory framework of microfinance loans.

There is no penalty charged on prepayment or on delayed payment and no Security Deposit/ Margin is collected from the borrower for a microfinance loan.