SURYODAY
A BANK OF SMILES

Interest Rate Range & Average Interest Rate for Loans for Individual Borrowers

(For loans disbursed during the quarter ended June 30, 2026)

Product	Min	Wtd Avg	Max
Micro Mortgages	10.50%	17.66%	24.00%
Home Loans	9.50%	10.89%	12.50%
Two-Wheeler Financing	17.00%	24.00%	24.00%
Loan Against Property	9.00%	11.38%	14.50%
Commercial Vehicle Loans	10.51%	14.05%	20.01%
Car Loan	11.00%	14.73%	19.51%
Digital_Partner	20.00%	25.70%	29.50%
MSME Term Loan	16.00%	24.03%	29.90%
Micro Business Loans	20.00%	21.89%	24.00%
Machinery Finance	12.00%	12.24%	14.00%
Gold Loan	14.00%	16.10%	22.00%
Supply Chain	14.00%	14.00%	14.00%
Salary Advance	16.00%	18.38%	18.99%

Product	Min	Wtd Avg	Max	Processing Fees (%)
Joint Liability Group	25.35%	25.35%	25.35%	2.00%
Vikas Loans	25.99%	25.99%	25.99%	3.00%