SURYODAY
A BANK OF SMILES

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

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

Product	Min	Wtd Avg	Max
Micro Mortgages	10.50%	17.10%	25.00%
Home Loans	9.90%	10.85%	13.59%
Three-Wheeler Loan	18.00%	18.83%	20.00%
Loan Against Property	9.00%	11.66%	14.50%
Commercial Vehicle Loans	9.00%	14.36%	20.01%
Car Loan	11.50%	15.31%	20.00%
Digital_Partner	20.00%	28.40%	30.00%
MSME Term Loan	16.00%	23.92%	29.90%
Micro Business Loans	20.00%	22.44%	26.00%
Machinery Finance	11.00%	11.89%	13.00%
Gold Loan	12.00%	15.15%	22.00%
Salary Advance	14.70%	17.30%	19.75%
Staff Loan	16.00%	16.00%	16.00%
Supply Chain	14.00%	14.00%	14.00%

Product	Min	Wtd Avg	Max	Processing Fees (%)
Joint Liability Group	25.35%	25.87%	27.35%	2.00%
Vikas Loans	25.99%	26.04%	26.50%	3.00%