



Light Microfinance Private Limited provides Loan facility at the interest Rate as under:

The below interest rates are applicable from 01/04/2022

Microfinance loan - MFI	Minimum Interest Rate* (%)	Maximum Interest Rate* (%)	Average rate of interest in Q3** (%)	Processing Fees (% of the loan), if range, give range
	26%	26%	26%	1-2%

All microfinance loans (To reflect all types of loans)	Minimum Interest Rate* (%)	Maximum Interest Rate* (%)	Average rate of interest in Q3** (%)	Average Processing Fees (% of the loan)***
	26%	26%	26%	1.7%

\*Interest rates are calculated on a reducing balance basis per annum

\*\*Average interest rate: It is the 'weighted average interest rate' calculated for the loans disbursed in the last quarter. The loan amounts are used as the weights. The weighted average is arrived at by taking the sum of each loan's interest rate multiplied by the loan amount and then dividing this sum by the total loan amount disbursed.

\*\*\*Average Processing Fee (% of the loan) is calculated as value of total processing fee collected across all microfinance loans disbursed in the quarter divided by the total value of microfinance loans disbursed in the quarter, which pertains to Q3 (Oct'23-Dec'23).

Light Microfinance Private Limited

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