

ASA International India Microfinance Limited

The below interest rates are applicable from 01/07/2024 to 15/07/2024

Product wise details

Microfinance loan - Product name	Minimum Interest Rate (%)	Maximum Interest Rate (%)	Average rate of interest in last quarter (%)	Processing Fees (% of the loan, if range give range)
Jana BC Product	25.00%	25.00%	25.00%	2% + GST
Fincare BC Product	26.00%	26.00%	26.00%	1.50% + GST
Ujjivan BC Product	23.50%	23.50%	23.50%	1.2% + GST
ESAF BC Product	25.95%	25.95%	25.95%	1% + GST
Own Portfolio	28.50%	28.50%	28.50%	2% + GST
Own Portfolio (NSFDC)	15.00%	15.00%	15.00%	2% + GST

Blended Average

All microfinance loans (To reflect all types of loans)	Minimum Interest Rate (%)	Maximum Interest Rate (%)	Average rate of interest in last quarter (%)	Average Processing Fees (% of the loan)
Off Book product	23.50%	26.00%	25.28%	1.63%
Own Portfolio (Incl NSFDC)	15.00%	15.00%	15.00%	0.23%
Total AUM Portfolio	15.00%	26.00%	23.51%	1.86%

Note: There are no disbursements under Own portfolio except NSFDC at 15%

The below interest rates are applicable from 16/07/2024 to 21/07/2024

Product wise details

Microfinance loan - Product name	Minimum Interest Rate (%)	Maximum Interest Rate (%)	Average rate of interest in last quarter (%)	Processing Fees (% of the loan, if range give range)
Jana BC Product	25.00%	25.00%	25.00%	2% + GST
Fincare BC Product	26.00%	26.00%	26.00%	1.50% + GST
Ujjivan BC Product	23.50%	23.50%	23.50%	1.2% + GST
ESAF BC Product	25.95%	25.95%	25.95%	1% + GST
Own Portfolio	28.50%	28.50%	28.50%	1.5% + GST
Own Portfolio (NSFDC)	15.00%	15.00%	15.00%	1.5% + GST

Blended Average

All microfinance loans (To reflect all types of loans)	Minimum Interest Rate (%)	Maximum Interest Rate (%)	Average rate of interest in last quarter (%)	Average Processing Fees (% of the loan)
Off Book product	23.50%	26.00%	25.28%	1.63%
Own Portfolio (Incl NSFDC)	15.00%	15.00%	15.00%	0.17%
Total AUM Portfolio	15.00%	26.00%	23.51%	1.80%

Note: There are no disbursements under Own portfolio except NSFDC at 15%

ASA International India Microfinance Limited

The below interest rates are applicable from 22/07/2024

Product wise details

Microfinance loan - Product name	Minimum Interest Rate (%)	Maximum Interest Rate (%)	Average rate of interest in last quarter (%)	Processing Fees (% of the loan, if range give range)
Jana BC Product	25.00%	25.00%	25.00%	2% + GST
Fincare BC Product	26.00%	26.00%	26.00%	1.50% + GST
Ujjivan BC Product	23.50%	23.50%	23.50%	1.2% + GST
ESAF BC Product	25.95%	25.95%	25.95%	1% + GST
Own Portfolio	26.00%	26.00%	26.00%	1.5% + GST
Own Portfolio (NSFDC)	15.00%	15.00%	15.00%	1.5% + GST

Blended Average

All microfinance loans (To reflect all types of loans)	Minimum Interest Rate (%)	Maximum Interest Rate (%)	Average rate of interest in last quarter (%)	Average Processing Fees (% of the loan)
Off Book product	23.50%	26.00%	25.28%	1.63%
Own Portfolio (Incl NSFDC)	15.00%	15.00%	15.00%	0.17%
Total AUM Portfolio	15.00%	26.00%	23.51%	1.80%

Note: There are no disbursements under Own portfolio except NSFDC at 15%