

VFS Capital Limited**Interest Rate Schedule - displayed in terms of Regulation 6.7 of the Master Direction - Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022**

Product Name	Minimum Interest rate (%)	Maximum Interest rate (%)	Average rate of Interest in last quarter (%)	Processing Fees (% of the loan), if range, give range
Briddhi Loan	24.50%	24.50%	24.50%	1.50% + GST
Sribriddhi Loan	24.50%	24.50%	24.50%	1.50% + GST
Sambridhhi Loan	26%	26%	26%	1.50% + GST
IDBI Bank BC Loan	24%	24%	24%	Nil
SIDBI BC Prayaas Loan	18%	18%	18%	1% + GST
IDFC Bank BC Loan	24.50%	24.50%	24.50%	<= Rs.25,000/- - Nil > Rs.25,000/- - 1%
		Blended rate	24.50%	

** All interest rates are calculated on a reducing balance basis per annum*