

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	24.00%	24.00%	24.00%	1.50% + GST
Sribiddhi Loan	24.00%	24.00%	24.00%	1.50% + GST
IDBI Bank BC Loan	24.00%	24.00%	24.00%	<= Rs.50,000/- - Nil > Rs.50,000/- - 1%
Yes Bank BC Loan	26.00%	26.00%	26.00%	<= Rs.50,000/- - Nil > Rs.50,000/- - 1.5%
SIDBI BC Prayaas Loan	18.00%	18.00%	18.00%	1% + GST
IDFC Bank BC Loan	22.50%	22.50%	22.50%	<= Rs.50,000/- - Nil > Rs.50,000/- - 1%

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