

Product	Rate	of Interest disbursed JUL'18-SEPT'18	Mean Rate
	Min ROI	Max ROI	
SBB Products			
Business Loan	11.50%	20.00%	17.32%
Card Power	10.65%	18.00%	13.59%
Cash Credit	9.10%	12.45%	9.87%
Overdraft	9.00%	13.45%	10.06%
Term Loan	8.60%	12.85%	9.98%

Note:

- •It includes various categories like fixed rate, floating rate and is based on factors such as loan amount, customer relationships, etc.
- •Mean rate = Sum of rate of interest of all loan accounts / Number of all loan accounts.

Annual Percentage RateThe Annual Percentage Rate (APR) is a method to compute annualized credit cost which includes interest rate and loan origination fee.