

Product	Rate of Interest disbursed JAN'19-MAR'19		Mean Rate
	Min ROI	Max ROI	
SBB Products			
Business Loan	11.50%	20.00%	17.61%
Card Power	10.15%	17.30%	13.79%
Cash Credit	9.25%	12.65%	10.22%
Overdraft	9.40%	13.65%	10.36%
Term Loan	8.90%	13.90%	10.31%

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