

2024

Micro-Credit Price - July to Sep 2024

Hindusthan Microfinance Pvt. Ltd.
(HMPL)





Interest Rate Pricing Tool

Interest Rate=	Finance Cost+Operational Expense+Loan Loss Reserve+Risk Premium+ Expected Profit Margin
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Q-1	Financial Cost	12.65%
	Operating Cost	8.87%
	Loan Loss Provision	1.19%
	Profit Margin	1.25%
	Risk Premium	3.30%
	PF	0.15%
	Q-1	27.41%

ROI	26.00%
Processing fees	1%

27.00%

July 24 To Sep 24

Note : Based on the Micro-Credit Pricing Policy, the total interest rate calculated using the pricing tool is 27.41%. However, the final interest rate charged to the customer is **26%** on a reducing balance basis, + **1%** processing fee on the loan amount. This applies to disbursements made during the quarter from 1st July 2024 to 30th September 2024.

Micro Credit Committee (Finance Committee) Approved: 25th June, 2024
Board Review on : 13th August, 2024