

2025

Micro-Credit Price – Sep 25 to Dec 2025

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-3	Financial Cost	13.16%
	Operating Cost	7.45%
	Loan Loss Provision	1.36%
	Profit Margin	1.25%
	Risk Premium	3.19%
	Q-3	26.41%

ROI	26.00%
Processing fees	1%

27.00%

Oct 25 To Dec 25

Note : Based on the Micro-Credit Pricing Policy, the total interest rate calculated using the pricing tool is 26.41%. 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 September 2025 to 31st December 2025

Micro Credit Committee (Finance Committee) Approved: Oct 10, 2025,