



Hindusthan Microfinance Private Limited
(HMPL)

Micro-Credit Pricing - FY 2023-24

Hindusthan Microfinance Private Limited (HMPL)
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Hindusthan Microfinance Pvt. Ltd.

This Micro-credit Pricing Policy records in detail the method and guidelines for pricing of microfinance loans under the new RBI guidelines dated 14th March 2022.

All organisational staff working under the microfinance programme of HMPL is required to adhere to the above pricing policy, in letter and spirit. Material violations of the Micro-credit Pricing Policy by staff will be treated as misconduct which, if proven, will result in punishment as permitted by the appropriate standing orders.

The Micro-credit Pricing Policy has been approved by the Board of Directors of HMPL as a guide to refer to and follow any issue related to the pricing of microfinance loans disbursed by HMPL.

1. COMPONENTS OF INTEREST RATE PRICING:

Interest Rate=	Finance Cost+Operational Expense+Loan Loss Reserve+Risk Premium+ Expected Profit Margin
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Q-4	Financial Cost	12.00%
	Operating Cost	7.22%
	Loan Loss Provision	1.44%
	Margin	1.25%
	Risk Premium (Risk Premium Based on SRO (SaDhan and MFIN Quaterly Report - Portfolio at Risk (PAR) >90 Days as per Industry)	2.10%
	PF	0.15%
	Q-3	24.16%

Q-3	Financial Cost	10.87%
	Operating Cost	10.54%
	Loan Loss Provision	1.32%
	Margin	1.25%
	Risk Premium (Risk Premium Based on SRO (SaDhan and MFIN Quaterly Report - Portfolio at Risk (PAR) >90 Days as per Industry)	2.50%
	PF	0.14%
	Q-2	26.61%

Q-2	Financial Cost	10.98%
	Operating Cost	9.86%
	Loan Loss Provision	1.74%
	Margin	1.25%
	Risk Premium (Risk Premium Based on SRO (SaDhan and MFIN Quaterly Report - Portfolio at Risk (PAR) >90 Days as per Industry)	2.10%
	PF	0.16%
	Q-1	26.09%

Hindusthan Microfinance Pvt. Ltd.

July 23 to Sep 23	Oct 23 To Dec 23	Jan 24 To June 24
10.98%	10.87%	12.00%
9.86%	10.54%	7.22%
1.74%	1.32%	1.44%
1.25%	1.25%	1.25%
2.10%	2.50%	2.10%
0.16%	0.14%	0.15%
26.09%	26.61%	24.16%