

2026

# Micro-Credit Price – Jan 2026 to Mar 2026

Hindusthan Microfinance Pvt. Ltd.  
(HMPL)





**Interest in 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	12.18%
	Operating Cost	7.66%
	Loan Loss Provision	1.58%
	Profit Margin	1.25%
	Risk Premium	3.64%
Q-3		26.31%

ROI	26.00%
Processing fees	1%

27.00%
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Jan 26 To Mar 26

*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 12<sup>th</sup> January 2026 to 31<sup>st</sup> March 2026*

Micro Credit Committee (Finance Committee) Approved: Jan 12, 2026,