

2024

Micro-Credit Price – Oct to Dec 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	13.68%
	Operating Cost	8.77%
	Loan Loss Provision	1.51%
	Profit Margin	1.25%
	Risk Premium	3.53%
	PF	0.15%
	Q-1	28.89%

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 27.89%. 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 Oct 2024 to 31st December 2024

Micro Credit Committee (Finance Committee) Approved: 25th Oct 2024
Board Review on : 5th December, 2024