

2025

Micro-Credit Price – Jul 25 to Sep 2025

Hindusthan Microfinance Pvt. Ltd.
(HMPL)





Interest Rate Pricing Tool

Interest Rate=	Finance Cost+ Operational Expense +Loan Loss Reserve +Risk Premium+ Expected Profit Margin
----------------	---

Q-2	Financial Cost	10.60%
	Operating Cost	8.30%
	Loan Loss Provision	1.26%
	Profit Margin	1.25%
	Risk Premium	5.42%
	PF	0.24%
	Q-2	27.08%

ROI	26.00%
Processing fees	1%

27.00%

April 25 To June 25

Note : Based on the Micro-Credit Pricing Policy, the total interest rate calculated using the pricing tool is 27.08%. 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 2025 to 30th September, 2025

Micro Credit Committee (Finance Committee) Approved: July 08, 2025,
Board Review on: July 08, 2025