

2026

Micro-Credit Price - Jan 26 to Mar 2026

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-4	Financial Cost	10.36%
	Operating Cost	7.23%
	Loan Loss Provision	1.69%
	Profit Margin	1.25%
	Risk Premium	5.88%
	Q-3	26.42%

ROI	26.00%
Processing fees	1%

27.00%

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 April 2026 to 30th June 2026

Micro Credit Committee (Finance Committee) Approved: April 10, 2026,