



DVARA KSHETRIYA GRAMIN FINANCIAL SERVICES PRIVATE LIMITED

Reg. Off.: 10th Floor, Phase -1, A1, IITM-Research Park, Kanagam Village,

Taramani, Chennai – 600 113

CIN: U65991TN1993PTC024547

INTEREST RATE MODEL

Particulars	JLG	Jewel Loan	Other Loan
Cost of Debt	15.50%	15.50%	15.50%
Loan Loss	0.50%	0.00%	2.50%
Spread	10.00%	10.00%	9.50% to 10%
Yield	26.00%	25.50%	27.50% - 28.00%
Interest Rate	25.00%	24.50%	26.00%
Processing Fee	1.00%	1.00% or Rs.100 whichever is higher	1.50% - 2.00%
Annualised Interest Rate	26.63%	26.72%	27.61%