



DVARA KGFS – BENCHMARK RATE COMPUTATION

Weighted avg. cost of borrowing (A)	11.00%
Cost of Equity (B)	3.50%
Fund raising cost (C)	0.50%
Negative carry-on Investments (D)	1.50%
ALM Mismatch cost (E)	0.50%
OPEX cost (F)	9.40%
Risk premium (G)	3.10%
Final Benchmark rate {Sum (A to G)}	29.50%

DVARA KGFS - INTEREST RATES - PRODUCT WISE

Particulars	JLG	Enterprise Loan	Jewel Loan	Other Loans
Interest Rate	<ul style="list-style-type: none"> • 27.75% interest per annum for Cycle 1 and Cycle 2 customers • 26% interest per annum for Cycle 3 and above customers. 	24% - 29%	17% - 24%	24% - 29.50%
Processing Fee	1.00% + applicable GST	1.50% - 2.00% + applicable GST	1.00% subject to maximum of Rs.500 + applicable GST	1.50% - 2.00% + applicable GST

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