



DVARA KGFS - INTEREST RATES AND OTHER CHARGES - PRODUCT WISE
(Effective 01st July 2025)

Particulars	Joint Liability Group (JLG)	Jewel Loan	Enterprise Loan	Micro Loan Against Property	Dhanvridhi Loan
Interest Rate	27.75% interest per annum for Cycle 1 and Cycle 2 customers 26% interest per annum for Cycle 3 and above customers.	17% Per Annum	Minimum - 28.75% per annum Maximum - 29.75% per annum	Minimum 23% per annum Maximum 26% per annum	27% per annum for existing customers 28%, 28.5% and 29% per annum for New to Dvara based on Risk Grade
Weighted Average Rate of Interest (%)	27.15%	17%	29%	24.50%	28.12%
Processing Fee	1.25% + applicable GST	1% subject to maximum of Rs. 1000 + applicable GST	2.5% + applicable GST	2% + applicable GST	2% + applicable GST
Late Payment Charges	NIL	NIL	Rs.40 per month for every delayed payment	Rs.40 per month for every delayed payment	Rs.40 per month for every delayed payment
Foreclosure Charges	NA	NA	NA	Foreclosure not allowed for first 6 months. 2% after 6 months.	NA
Insurance	1.25% to 1.89%	NA	2.57% to 10.20%	2.57% to 15.92%	
Other Charges	NA	NA	NA	As per the applicable statewide rates	NA

Minimum Interest Rate (For Microfinance Loans)	21.70%
Maximum Interest Rate (For Microfinance Loans)	30.25%
Weighted Average Rate of Interest for the quarter (April 2025 to June 2025) (For Microfinance Loans)	26.95%

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