



DVARA KGFS - INTEREST RATES AND OTHER CHARGES - PRODUCT WISE
(Effective 01st Sep 2026)

Particulars	Rural Retail Loan	Jewel Loan	Enterprise Loan	Micro Loan Against Property
Interest Rate	27.50% interest per annum for Cycle 1 and Cycle 2 customers 26.50% interest per annum for Cycle 3 and above customers.	17% Per Annum	Minimum - 28.75% per annum Maximum - 33% per annum	Minimum 23% per annum Maximum 26% per annum
Weighted Average Rate of Interest (%)	27.5%	17%	31%	24.50%
Processing Fee	2% + applicable GST	1% subject to maximum of Rs. 1000 + applicable GST	2.5% + 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
Foreclosure Charges	NA	NA	Up to 12 months from disbursement - 6% of POS After 12 months of disbursement, 2% of POS	Foreclosure not allowed for first 6 months. 2% of POS after 6 months. If POS is 75%
Insurance	1.25% to 1.89%	NA	2.57% to 10.20%	2.57% to 15.92%
Other Charges	NA	NA	NA	Rs 1000/- document retrieval charges Rs 500/- towards stamping charges for MoE MoDT as per state wise stamp duty charges

Minimum Interest Rate (For Microfinance Loans)	21.70%
Maximum Interest Rate (For Microfinance Loans)	33.00%
Weighted Average Rate of Interest as on 31st July (For Microfinance Loans)	27.08%

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