



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

DVARA KGFS - BENCHMARK RATE COMPUTATION

Weighted avg. cost of borrowing (A)	10.90%
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)	9.60%
Risk premium (G)	3.00%
Final Benchmark rate {Sum (A to G)}	29.50%

PROUCTWISE - INTEREST RATE

Particulars	JLG	Jewel Loan	Other Loan (including MEL)
Interest Rate	26% – 27%	23% – 24%	24% - 30%
Processing Fee	1.00%	1.00% subject to max of Rs.500	1.50% - 2.00%