

ROI for cases disbursed in January - March 2025			
	Minimum Interest Rate %	Maximum Interest Rate %	Mean Interest Rate %
<b>Overdraft Against Term Deposit (OATD)</b>	4.50%	10.55%	9.80%
<b>Loan Against Term Deposit (LATD)</b>	7.85%	10.55%	9.68%

Note:

It includes various categories like fixed rate / floating rate as applicable and is based on factors such as Loan amount, customer relationship, etc.

Mean Rate = Sum of rate of interest of all loan accounts / number of all loan account.