

ROI for cases disbursed in April - June 2025			
	Minimum Interest Rate %	Maximum Interest Rate %	Mean Interest Rate %
Overdraft Against Term Deposit (OATD)	4.70%	11.55%	9.77%
Loan Against Term Deposit (LATD)	7.85%	10.55%	9.61%

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.