



ROI for cases disbursed in October – December 2025

	Minimum Rate of Interest	Maximum Rate of Interest	Mean Rate of Interest
Overdraft Against Term Deposit (OATD)	3.95%	11.05%	9.40%
Loan Against Term Deposit (LATD)	8.60%	10.50%	9.26%

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.