



ROI for cases disbursed in January - March 2026

	Minimum Rate of Interest	Maximum Rate of Interest	Mean Rate of Interest
Overdraft Against Term Deposit (OATD)	5.20%	11.00%	9.24%
Loan Against Term Deposit (LATD)	7.85%	9.50%	8.95%

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.