

Broad Product parameters as follows:

Products	Purpose	Amount Range (In INR)	Tenure Range (months)	Rate of Interest Range	Loan to Value
Agriculture Equipment (AE)	AE are entirely tractor portfolio used for dual purpose by the borrowers in rural belt for commercial as well as agricultural activities.	50000-750000	9-60 months	13.40%-28.72%	41%-95%
Car	This is used by self-employed individuals under personal car segment as supplementary to their daily chores other business activity.	40000-2900000	7-60 months	10.97%-25.03%	51%-95%
Commercial Vehicle	Small/light/multi utility-commercial vehicle used for goods transportation in last mile connectivity consumption side of local eco system. More than 85% of the portfolio revolves around mahindra and mahindra stable.	20000-2400000	3-60 months	11.06%-28.93%	45%-97%
MSME	30 specific retail trading businesses part of local eco system backed by SORP/SOCP having daily cash generation.	100000-2000000	12-156 months	12.88%-28.36%	15%-70%
Two Wheeler	Cross sell product for our existing customers and part of our overall strategy to acquire new customers. Focused only on Hero and Honda as product segment.	17000-137000	5-48 months	14.22%-33.97%	81%-97%

*SORP: Self Occupied Residential Property, SOCP: Self Occupied Commercial Property