

Product Name	APR threshold
Personal loan	30%
Pre-Qualified Loans	36%
Consumer Durable Loan	45%
Home Loan	30%
LAP / Suvidha	30%
Pre-Owned Car Loan	30%
Two Wheeler Loan (Used)	36%
Car loan	30%
Business Loan	30%
Education Loan	30%
Rural - Home Loan and LAP	30%
Gold Loan	30%
Tractor loan	30%
Micro Enterprise Loan	32%
Commercial Vehicle Loan	30%
Sakhi Shakti Loan	29%
Digital Rural Trade Finance	36%
Micro Business Loan (Pragati)	33%
Digital Personal Loans	36%
Consumption Finance / Consumer Durable EMI	45%
Digital Personal Loans (EDI)	38%