Prime Lending Rate

Quantitative disclosure

Period data:	Non MSME credit		MSME credit			Housing/ Apartment	Non-housing/ Non-apartment
31-Oct-26	Corporation	Retail	Medium	Small	Micro		
Cost of Fund for Credit (CoFC) (%)	4.10%	n/a	n/a	n/a	n/a	n/a	n/a
Overhead expense (%)	0.86%	n/a	n/a	n/a	n/a	n/a	n/a
Profit margin (%)	1.00%	n/a	n/a	n/a	n/a	n/a	n/a
Prime Lending Rate (PLR) (%) (CoFC + overhead + margin)	5.96%	n/a	n/a	n/a	n/a	n/a	n/a

Qualitative disclosure

Category	Credit category definition	Indicator/Criteria of credit category
Corporation	Working capital and investment credit for corporation other than MSME	Corporation other than MSME
Retail	n/a	n/a

Notes:

Prime Lending Rate (PLR) is determined by the bank based on various factors: the reference interest rate set by the competent authority, cost of funds, overhead costs, profit margins, and developments in economic conditions.

Prime Lending Rate (PLR) does not take into account the estimated risk premium component, the amount of which depends on the bank's assessment of the risk for each debtor or group of debtors.