

Product	Rate of Interest disbursed JUL'19-SEPT'19		Mean Rate
	Min ROI	Max ROI	
Rural Lending products			
Kisan Credit Card	9.05%	15.65%	12.97%
Kisan Tatkal	8.65%	17.60%	9.45%
Cattle Loan	-	-	-
Non Schematic Loans	8.50%	12.35%	10.41%
Kisan Mitra	9.45%	10.80%	10.04%

Note:

- It includes various categories like fixed rate/floating rate as applicable and is based on factors such as loan amount, customer relationships, etc.
- Mean rate = Sum of rate of interest of all loan accounts / Number of all loan accounts.

Annual Percentage Rate: The Annual Percentage Rate (APR) is a method to compute annualized credit cost which includes interest rate and loan origination fee.