

Interest Rates by MFIN member Regulated Entities						
#	Name of Lender	Minimum Interest Rate	Maximum Interest Rate	Weighted Avg. Interest Rate	Average For	Last updated on*
NBFC-MFIs						
1	Creditaccess Grameen Ltd	18.00%	23.75%	22.15%	Q2 FY 25-26	06th Nov '25
2	Satin Credit Care Network Ltd	23.03%	27.95%	25.18%	Q2 FY 25-26	07th Dec '25
3	Muthoot Microfin Ltd	24.20%	24.85%	24.38%	Q2 FY 25-26	07th Oct '25
4	Svatantra Microfin Pvt Ltd	22.30%	24.00%	23.31%	Q2 FY 25-26	24th Nov '25
5	Annapurna Finance Pvt Ltd	23.49%	23.49%	23.49%	Q2 FY 25-26	10th Oct '25
6	IIFL Samasta Finance Ltd	22.95%	24.95%	24.33%	Q2 FY 25-26	11th Nov '25
7	Belstar Microfinance Ltd	22.80%	24.00%	23.00%	Q2 FY 25-26	05th Nov '25
8	Fusion Finance Limited	19.00%	23.98%	23.88%	Q2 FY 25-26	04th Dec '25
9	Asirvad Microfinance Ltd	22.75%	24.00%	23.83%	Q2 FY 25-26	01st Dec '25
10	Arohan Financial Services Ltd	23.74%	24.24%	23.05%	Q2 FY 25-26	07th Nov '25
11	Chaitanya India Fin Credit Pvt Ltd	22.75%	24.00%	23.03%	Q2 FY 25-26	01st Dec '25
12	Spandana Sphoorty Financial Ltd	23.00%	26.00%	24.29%	Q2 FY 25-26	06th Dec '25
13	Satya Microcapital Ltd	21.90%	25.00%	24.80%	Q2 FY 25-26	10th Nov '25
14	Midland Microfin Ltd	19.50%	25.50%	25.46%	Q2 FY 25-26	10th Oct '25
15	Light Microfinance Pvt Ltd	25.00%	28.00%	26.45%	Q2 FY 25-26	03rd Dec '25
16	Namra Finance Ltd	26.00%	27.85%	27.72%	Q2 FY 25-26	31st Oct '25
17	Svasti Microfinance Pvt Ltd	26.50%	26.50%	26.50%	Q2 FY 25-26	03rd Dec '25
18	VFSCapital Ltd	24.00%	24.00%	24.00%	Q2 FY 25-26	01st Nov '25
19	Save Microfinance Pvt Ltd	24.00%	26.00%	25.35%	Q2 FY 25-26	08th Oct '25
20	Bwda Financial Ltd	19.00%	24.00%	23.29%	Q2 FY 25-26	08th Oct '25
21	Adi Chitragupta Finance Ltd	26.50%	27.00%	26.75%	Q2 FY 25-26	01st Nov '25
22	DJT	27.00%	29.00%	28.00%	Q2 FY 25-26	06th Nov '25
23	Jagaran Microfin Pvt Ltd	25.50%	27.00%	26.53%	Q2 FY 25-26	07th Oct '25
24	Asa International India Microfinance Ltd	28.50%	28.50%	28.50%	Q2 FY 25-26	10th Oct '25
25	Janakalyan Financial Services Pvt Ltd	26.00%	26.50%	26.41%	Q2 FY 25-26	10th Nov '25
26	Nightingale Finvest Pvt Ltd	18.00%	24.00%	23.49%	Q2 FY 25-26	07th Nov '25
27	Keshava Prabha	24.50%	24.50%	24.50%	Q2 FY 25-26	15th Nov '25
28	Vector Finance Pvt Ltd	27.00%	27.00%	27.00%	Q2 FY 25-26	10th Oct '25
29	Mitrata Inclusive Financial Services Pvt Ltd	26.50%	26.50%	26.50%	Q2 FY 25-26	02nd Dec '25
30	Sriffin Credit Private Limited	26.50%	26.50%	26.50%	Q2 FY 25-26	10th Nov '25
31	Share Microfin Ltd	26.00%	27.00%	26.00%	Q2 FY 25-26	14th Oct '25
32	Agora Microfinance India Ltd	24.00%	28.00%	25.35%	Q2 FY 25-26	08th Oct '25
33	UFIN Financial Services Limited	28.00%	28.00%	28.00%	Q1 FY 25-26	08th Oct '25
34	Vruksha Microfin Pvt Ltd	28.50%	28.50%	28.50%	Q2 FY 25-26	11th Nov '25
35	Humana Financial Services Pvt Ltd	27.00%	27.00%	27.00%	Q2 FY 25-26	09th Oct '25
36	Sarala Development & Microfinance Pvt Ltd	26.00%	29.00%	28.99%	Q2 FY 25-26	06th Nov '25

37	Aviral Finance Pvt Ltd	27.00%	28.00%	27.69%	Q2 FY25-26	06th Nov '25
38	Hindusthan Microfinance Pvt Ltd	26.00%	26.00%	26.00%	Q2 FY 25-26	01st Dec '25
39	Samavesh Finserv Pvt Ltd	28.00%	28.00%	26.90%	Q2 FY 25-26	06th Nov '25
40	M Power Micro Finance Pvt Ltd	28.00%	28.00%	28.00%	Q1 FY 25-26	04th Nov '25
41	LOLC India Finance Private Limited	24.00%	26.00%	25.00%	Q2 FY 25-26	14th Oct '25
42	South India Finvest Pvt Ltd	23.00%	23.00%	23.00%	Q2 FY 25-26	16th Oct '25
43	Sarwadi Finance Pvt Ltd	25.00%	26.50%	25.75%	Q2 FY 25-26	06th Nov '25
44	Magenta Finance Services Pvt Ltd	25.50%	25.50%	25.50%	Q2 FY 25-26	31st Oct '25
45	Radhya Microfinance Pvt Ltd	26.00%	29.75%	27.35%	Q2 FY 25-26	01st Oct '25
46	Avanti Microfinance Pvt Ltd	13.00%	36.00%	26.06%	Q2 FY 25-26	20th Nov '25
47	Unacco Financial Services Pvt Ltd	23.00%	23.00%	23.00%	Q2 FY 25-26	10th Nov '25
SFBs						
48	Ujjivan Small Finance Bank	22.90%	24.15%	23.35%	Q2 FY 25-26	02nd Dec '25
49	Jana Small Finance Bank	25.00%	26.75%	25.94%	Q2 FY 25-26	10th Nov '25
50	ESAF Small Finance Bank	24.89%	26.00%	25.99%	Q2 FY 25-26	10th Nov '25
51	Utkarsh Small Finance Bank	24.00%	25.00%	24.08%	Q2 FY 25-26	07th Dec '25
52	AU Small Finance Bank	25.50%	26.00%	25.59%	Q2 FY 25-26	05th Dec '25
53	Equitas Small Finance Bank	20.75%	25.00%	23.63%	Q2 FY 25-26	10th Oct '25
54	Unity Small Finance Bank	27.00%	29.90%	27.25%	Q2 FY 25-26	13th Oct '25
55	Suryoday Small Finance Bank	25.35%	25.99%	25.86%	Q2 FY 25-26	10th Nov '25
Banks						
56	Bandhan Bank	22.95%	22.95%	22.95%	Q2 FY 25-26	06th Nov '25
57	IndusInd Bank	21.25%	25.13%	24.15%	Q2 FY 25-26	16th Oct '25
58	HDFC Bank	22.00%	25.00%	24.43%	Q2 FY 25-26	24th Nov '25
59	IDFC First Bank	22.50%	22.50%	22.50%	Q2 FY 25-26	02nd Dec '25
60	RBL Bank	23.00%	25.00%	24.75%	Q2 FY 25-26	02nd Dec '25
61	Axis Bank	22.75%	25.25%	23.50%	Q2 FY 25-26	12th Nov '25
62	Kotak Bank	20.00%	25.00%	23.00%	Q2 FY 25-26	08th Dec '25
63	Yes Bank	22.00%	24.50%	23.35%	Q2 FY 25-26	10th Nov '25
64	ICICI Bank	21.50%	21.50%	21.50%	Q2 FY 25-26	03rd Dec '25
NBFCs						
65	L&T Finance	16.00%	23.50%	22.90%	Q2 FY 25-26	03rd Dec '25
66	TATA Capital	24.25%	25.99%	25.30%	Q2 FY 25-26	03rd Dec '25
67	Bajaj Finserv	23.00%	25.00%	23.75%	Q2 FY 25-26	01st Oct '25
68	Northern Arc	23.40%	26.00%	24.94%	Q2 FY 25-26	14th Nov '25
69	Piramal Capital & Housing Finance	23.00%	26.00%	23.93%	Q2 FY 25-26	05th Dec '25
70	Dvara KGFS	17.00%	29.50%	27.50%	Q2 FY 25-26	31st Oct '25
71	ITI Credit	24.00%	30.00%	25.50%	Q2 FY 25-26	31st Oct '25
72	SMFG India Credit Co Ltd	24.50%	24.50%	24.50%	Q2 FY 25-26	13th Oct '25

**The date on which the data was received by MFIN.*

The data is as reported to MFIN by individual members. More details can be obtained from the websites of individual NBFC-MFIs.

For other Members doing JLG as well as SHG loans the interest rates shown in the table are for the JLG loans