Interest Rates by MFIN member Regulated Entities							
#	Name of Lender	Minimum Interest Rate	Maximum Interest Rate	Min and Max Interest Rate updated on*	Weighted Avg. Interest Rate	Weighted Avg. Interest Rate for the quarter	Weighted Avg. Interest Rate updated on*
NBFC-MFIs							
1	CreditAccess Grameen Limited	18.00%	23.10%	27th Oct '26	22.73%	Q2 FY 26-27	27th Oct '26
2	Svatantra Microfin Limited	21.10%	24.00%	02nd Nov '26	23.60%	Q2 FY 26-27	01st Oct '26
3	Satin Credit Care Network Limited	21.00%	27.95%	03rd Nov '26	25.85%	Q2 FY 26-27	05th Oct '26
4	Muthoot Microfin Limited	24.20%	24.85%	08th Oct '26	24.42%	Q2 FY 26-27	08th Oct '26
5	IIFL Samasta Finance Limited	23.70%	25.45%	15th Oct '26	24.67%	Q2 FY 26-27	15th Oct '26
6	Annapurna Finance Private Limited	19.90%	24.49%	26th Oct '26	24.48%	Q2 FY 26-27	26th Oct '26
7	Fusion Finance Limited	19.00%	24.73%	03rd Nov '26	24.25%	Q2 FY 26-27	05th Oct '26
8	Arohan Financial Services Limited	19.14%	24.24%	07th Nov '26	24.00%	Q2 FY 26-27	07th Oct '26
9	Asirvad Microfinance Limited	22.75%	24.00%	07th Oct '26	23.63%	Q2 FY 26-27	07th Oct '26
10	Spandana Sphoorty Financial Limited	23.00%	26.00%	07th Oct '26	25.09%	Q2 FY 26-27	07th Oct '26
11	Midland Microfin Limited	24.39%	25.50%	03rd Oct '26	25.27%	Q2 FY 26-27	03rd Oct '26
12	Satya MicroCapital Limited	21.90%	25.00%	07th Oct '26	24.90%	Q2 FY 26-27	07th Oct '26
13	Namra Finance Limited	26.00%	29.75%	27th Oct '26	28.93%	Q2 FY 26-27	27th Oct '26
14	Light Microfinance Private Limited	24.00%	28.00%	07th Nov '26	25.88%	Q2 FY 26-27	06th Oct '26
15	Svasti Microfinance Private Limited	27.00%	27.00%	02nd Nov '26	27.00%	Q2 FY 26-27	07th Oct '26
16	DJT Microfinance Pvt. Ltd.	28.00%	28.00%	22nd Jul '26	28.00%	Q1 FY 26-27	22nd Jul '26
17	BWDA Financial Limited	18.00%	24.00%	08th Sep '26	23.98%	Q1 FY 26-27	08th Sep '26
18	SAVE Microfinance Private Limited	25.00%	26.00%	05th Oct '26	25.94%	Q2 FY 26-27	05th Oct '26
19	Vector Finance Private Limited	26.00%	27.00%	31st Oct '26	27.00%	Q2 FY 26-27	31st Oct '26
20	Adi Chitragupta Finance Limited	25.88%	27.50%	22nd Oct '26	26.15%	Q2 FY 26-27	22nd Oct '26
21	Jagaran Microfin Private Limited	25.50%	25.50%	06th Oct '26	25.50%	Q2 FY 26-27	06th Oct '26
22	Keshava Prabha Microfin Pvt. Ltd	23.85%	25.00%	02nd Nov '26	24.68%	Q2 FY 26-27	02nd Nov '26
23	Janakalyan Financial Services Private Limited	26.00%	30.00%	28th Jul '26	29.98%	Q1 FY 26-27	28th Jul '26
24	Nightingale Finvest Private Limited	24.00%	24.00%	7th Nov '26	24.00%	Q1 FY 26-27	31st Jul '26
25	MSM Microfinance Private Limited	28.00%	28.00%	27th Oct '26	28.00%	Q2 FY 26-27	27th Oct '26
26	Mitrata Inclusive Financial Services Private Limited	25.50%	26.50%	06th Oct '26	25.52%	Q2 FY 26-27	06th Oct '26
27	Vruksha Microfin Private Limited	28.50%	28.50%	01st Sep '26	28.50%	Q1 FY 26-27	01st Sep '26
28	LOLC India Finance Pvt. Ltd.	24.00%	26.00%	02nd Nov '26	25.00%	Q2 FY 26-27	05th Oct '26
29	Agora Microfinance India Ltd	25.00%	29.00%	05th Oct '26	26.65%	Q2 FY 26-27	05th Oct '26
30	Sarwadi Finance Private Limited	25.00%	26.50%	30th Oct '26	25.94%	Q2 FY 26-27	30th Oct '26
31	Hindusthan Microfinance Private Limited	26.00%	26.00%	22nd Jul '26	26.00%	Q1 FY 26-27	22nd Jul '26
32	Srifin Credit Private Limited	26.50%	26.50%	27th Apr '26	26.50%	Q4 FY 25-26	27th Apr '26
33	Humana Financial Services Private Limited	27.00%	27.00%	02nd Jul '26	27.00%	Q1 FY 26-27	02nd Jul '26
34	Sarala Development & Microfinance Pvt Ltd	26.00%	29.00%	07th Oct '26	28.75%	Q2 FY 26-27	07th Oct '26

35	South India Finvest Private Limited	23.00%	23.00%	27th Oct '26	23.00%	Q2 FY 26-27	27th Oct '26
36	SHARE Microfin Limited	26.00%	27.00%	23rd Jun '26	26.00%	Q4 FY 25-26	23rd Jun '26
37	Radhya Microfinance Pvt Ltd	26.00%	29.75%	16th Oct '26	29.75%	Q2 FY 26-27	16th Oct '26
38	Avanti Microfinance Limited	24.00%	27.75%	05th Oct '26	26.50%	Q2 FY 26-27	05th Oct '26
39	M Power Micro Finance Private Limited	28.00%	28.00%	04th Nov '25	28.00%	Q1 FY 25-26	04th Nov '25
40	Aviral Finance Private Limited	27.00%	28.00%	06th Feb '26	27.69%	Q3 FY 25-26	06th Feb '26
41	Unacco Financial Services Pvt Ltd	23.00%	23.00%	18th Jun '26	23.00%	Q4 FY 25-26	18th Jun '26
SFBs							
42	Ujjivan Small Finance Bank	22.83%	24.08%	04th Nov '26	23.41%	Q2 FY 26-27	13th Oct '26
43	Jana Small Finance Bank	21.99%	28.75%	08th Sep '26	26.70%	Q1 FY 26-27	08th Sep '26
44	AU Small Finance Bank	25.50%	26.00%	04th Nov '26	25.53%	Q2 FY 26-27	05th Oct '26
45	Equitas Small Finance Bank	24.00%	26.00%	03rd Oct '26	25.35%	Q2 FY 26-27	03rd Oct '26
46	Utkarsh Small Finance Bank	24.00%	26.00%	03rd Nov '26	25.14%	Q2 FY 26-27	09th Oct '26
47	ESAF Small Finance Bank	25.50%	26.00%	07th Oct '26	25.99%	Q2 FY 26-27	07th Oct '26
48	Suryoday Small Finance Bank	25.35%	27.35%	06th Nov '26	26.00%	Q2 FY 26-27	06th Nov '26
49	Unity Small Finance Bank	28.52%	29.52%	17th Aug '26	28.77%	Q1 FY 26-27	17th Aug '26
Banks							
50	IndusInd Bank	21.25%	25.13%	02nd Nov '26	23.72%	Q2 FY 26-27	02nd Nov '26
51	Bandhan Bank	23.95%	23.95%	08th Sep '26	23.95%	Q1 FY 26-27	08th Sep '26
52	HDFC Bank	22.00%	25.00%	07th Oct '26	24.46%	Q2 FY 26-27	07th Oct '26
53	Axis Bank	22.50%	24.50%	02nd Nov '26	23.26%	Q2 FY 26-27	02nd Nov '26
54	IDFC First Bank	22.00%	24.00%	01st Jul '26	23.72%	Q1 FY 26-27	01st Jul '26
55	Kotak Bank	20.00%	25.00%	01st Sep '26	22.65%	Q1 FY 26-27	01st Sep '26
56	RBL Bank	23.00%	25.00%	03rd Nov '26	24.70%	Q2 FY 26-27	06th Oct '26
57	Yes Bank	22.00%	24.50%	10th Mar '26	23.27%	Q3 FY 25-26	10th Mar '26
58	ICICI Bank	21.50%	21.50%	01st Oct '26	21.50%	Q2 FY 26-27	01st Oct '26
NBFCs							
59	L&T Finance	18.00%	25.00%	06th Oct '26	24.00%	Q2 FY 26-27	06th Oct '26
60	TATA Capital	24.99%	25.99%	06th Oct '26	25.30%	Q2 FY 26-27	06th Oct '26
61	Bajaj Finserv	23.00%	25.50%	01st Oct '26	24.13%	Q2 FY 26-27	01st Oct '26
62	Piramal Capital & Housing Finance	23.25%	27.00%	08th Jul '26	25.13%	Q4 FY 25-26	10th Apr '26
63	Northern Arc	23.40%	26.00%	10th Sep '26	24.94%	Q1 FY 26-27	10th Sep '26
64	ITI Credit	22.00%	26.50%	31st Jul '26	25.50%	Q1 FY 26-27	02nd Jul '26
65	Dvara KGFS	26.00%	33.00%	07th Oct '26	28.90%	Q2 FY 26-27	07th Oct '26
66	SMFG India Credit Co Ltd	24.50%	30.00%	31st Jul '26	26.86%	Q1 FY 26-27	31st Jul '26

**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 Members.

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