



SMFG
Gramshakti

Nayi Umang. Nayi Raahen.

SMFG India Credit Co. Ltd. offers competitive interest rates to its borrowers, across range of products. Minimum, Maximum and average rates for micro-finance loans are mentioned below:

Microfinance Loans - Interest Rates*

Product	Minimum	Maximum	W. Average
Group Loans (SG)	24.50%	24.50%	24.50%
Rural Individual Unsecured Loans (GEL)	25%	30%	28.48%

Data as on Q4 (Jan'26-Mar'26)

Availing credit facility on merchandise is voluntary and the same is at the discretion of the customer.

Sanctioning and disbursal of Loans post assessment of the applicant(s) is at the sole discretion of SMFG India Credit.



SMFG India Credit Co. Ltd.

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