

	Existing accounts		Penal Rate	Rate
	Prev. Rate	New Rate	% on	Period
		(Effe.: 01/10/2016)	Over due	
CC up to Rs.10 lacs	13.00%	13.00%	3	Per year
Above Rs.10 lacs below Rs.50 lacs	14%-->(1% Disc.) *	13% -->(1% Disc.) *	3	Per year
As Rs.50 lacs & above	13%-->(1% Disc.) *	12% -->(1% Disc.) *	3	Per year
OD against mortgage property up to maximum limit of Rs.10 lacs	15.00%	12.50%	1% On un utilized limit	
OD against FD above Rs.50 lacs	1.00%	1.00%	on Deposit rate	

<b>Rate of Interest on new loans sanctioned/disbursed effect from 01.03.2017</b>	<b>P.A</b>
Term Loan New Machinery/ Furniture loan below Rs.25 lakhs	12.00%
Term Loan New Machinery/ Furniture loan Rs.25 lakhs to below Rs.50 lakhs	11.00%
Term Loan New & Old Machinery/ Furniture loan Rs.50 lakhs above	10.00%
Term Loan New a/c for purchase of old machinery below Rs. 50 lacs	12.00%
Term Loan New a/cs loan against old owned Machinery	12.00%
Term Loan for purchase of shop/shed / construction of factory shed	11.50%
New Housing loan up to Rs 25 lakhs	8.50%
New Housing loan above Rs.25 lakhs up tp Rs.70 lacs	11.00%
New Housing loan repairs & renovation a/cs maximum Rs. 5 lacs	11.00%
Education loan	11.00%
Car loan up to Rs.10 lacs	9.00%
Car loan above Rs.10 lakhs	8.75%
Consumer loan & 2nd hand car up to 3 year old & New 2 & 3 wheeler	12.00%
Commercial Vehicle up to Rs. 10 lakhs	10.95%
Commercial Vehicle above Rs. 10 lakhs	9.95%
Gold loan up to Rs. 10 lakhs	9.50%
JCB / Crane / Earth movers machinery	9.00%
Clinic/ Hospital building	11.00%
Hospital New Machinery / Furniture up to Rs. 25 lakhs	11.00%
Hospital New & Old Machinery / new Furniture above Rs. 25 lakhs	10.00%
Doctor car loan up to Rs. 10 lakhs	9.00%
Doctor car loan above Rs. 10 lakhs	8.75%
New Mortgage loan against existing property	12.00%
Loan against Govt. Sec.	11.00%
Unsecured personal loan	13.00%
New Term loan to Builder / Developer	15.00%
Bill Discount	13.00%

**1% P.M. PENAL INTEREST ON OVERDUE AMOUNT FOR  
OVERDUE PERIOD WILL BE DEBITED TO OVERDUE LOAN A/Cs**