

\*\*\* Loan and Advances Rate \*\*\*

Rate of Interest on new loans sanctioned / disbursed with effect from 01.03.2025	New Rates 01.03.2025
TL New Machinery/ Furniture loan etc below Rs.100 lakhs	9.65%
TL New & Old Machinery/ Furniture loan from Rs.100 lakhs and above	9.25%
TL for working capital term loan	9.75%
TL for purchase of shop/shed / construction of factory shed below Rs.200 lakhs	9.65%
TL for purchase of shop/shed / construction of factory shed Rs. 200 lakhs and above	9.25%
Housing Loan below Rs. 25 lakhs	8.75%
Housing Loan Rs. 25 Lakhs To Rs. 140 lakhs	9.10%
New Housing loan a/cs repairs & renovation maximum Rs. 10 Lacs (w.e.f. 01.07.2022)	9.00%
<b>Education loan up to Rs. 20 Lakhs &amp; 60 EMI</b>	9.25%
<b>Education loan Above Rs. 20 Lakhs &amp; 120 EMI</b>	9.75%
Car loan New A/c Up to Rs. 25 Lakhs	9.20%
Car loan New A/c above Rs. 25 Lakhs	8.75%
Consumer loan & 2 <sup>nd</sup> hand car up to 3 year old & New 2 & 3 wheeler	12.00%
Commercial Vehicle Loan	10.50%
Gold loan up to Rs. 10 lakhs Sanction / Disburse	9.50%
JCB / Crane / Earth movers machinery	9.75%
Clinic/ Hospital Building New A/c. below Rs. 100 lakhs	9.50%
Clinic/ Hospital building New A/c Rs.100 lakhs and above	9.25%
Hospital New Machinery / Furniture New A/c below Rs. 100.00 lakhs	9.50%
Hospital New & Old Machinery / Furniture New A/c Rs. 100 lakhs and above	9.25%
<b>New Mortgage loan on existing property below Rs.100 lakhs</b>	10.00%
<b>New Mortgage loan against existing property Rs. 100 lakhs and above</b>	10.50%
Loan against Govt. Sec.	10.00%
Unsecured personal loan	13.00%
<b>New Term loan to Builder / Developer</b>	12.00%
Bill Discount	13.00%
Mortgage Over Draft up to Rs. 50 lakhs	9.75%
Mortgage Over Draft above Rs. 50 lakhs	9.75%
Cash Credit Limit upto Rs. 10,00,000/-	12.25%
Cash Credit Limit of Rs. 10,00,000/- to Rs. 25,00,000/-	11.00%
Cash Credit Limit of Rs. 25,00,000/- to Rs. 50,00,000/-	10.60%
Cash Credit Limit of Rs. 50,00,000/- to Rs. 3,00,00,000/-	9.85%
Cash Credit Limit Rs. 3,00,00,000/- and above	10.50%

## New Rate applicable on Priority Sector Lending for up to Rs. 25 lakhs

Rate of Interest on new loans sanctioned / disbursed of PSL up to Rs. 25 lakhs with effect from <b>01.11.2023</b>	New Rates <b>01.03.2025</b>
TL New Machinery/ Furniture loan etc up to Rs.25 lakhs	8.60%
TL for working capital term loan up to Rs.25 lakhs	8.75%
TL for purchase of shop/shed / construction of factory shed up to Rs.25 lakhs	8.60%
Housing Loan up to Rs.25 lakhs	7.90%
New Housing loan a/cs repairs & renovation maximum Rs. 10 Lacs (w.e.f. 01.07.2022)	9.00%
<b>Education loan up to Rs. 20 Lakhs &amp; 60 EMI</b>	9.25%
<b>Commercial Vehicle Loan up to Rs.25 lakhs</b>	9.75%
JCB / Crane / Earth movers machinery up to Rs.25 lakhs	9.25%
Clinic/ Hospital Building New A/c. up to Rs.25 lakhs	8.75%
Hospital New & Old Machinery / Furniture New A/c up to Rs.25 lakhs	8.75%
Mortgage Over Draft up to Rs.25 lakhs	9.25%

Notes :----

(1) 0.50% per month rate of Penal interest will be charged on over due amount of Interest and EMI for the over due period in all Loan Accounts w.e.f. 01.07.2020. except loan against Fixed Deposit/ Govt. Sec.
(2) In CC / FO / OM a/cs on overdue, temporary, excess limit and Non compliance of term of sanction penal rate @ 3% p.a.
(3) One time processing Fees @0.35 % + GST on sanctioned limit on all new Loans, advances accounts sanctioned/dispursed w.e.f. 1st Dec 2020 subject to Minimum of Rs. 350/-* and maximum of Rs. 35000/- + GST
(4) No processing Fees on Housing loan & Car Loans till further Notice.
(5) Cost of CIBIL report per report @ 100/- + GST w.e.f. 15.07.2020
(6) Priority Sector Lending (PSL) and loan Rs 25.00 lakh and below, both criteria are obtained than only Priority Sector rates are applicable.
New rates will be applicable on new loans sanctioned / disbursed w.e.f 01.03.2025