

Advances (Rate with effect from 01.03.2024)

Type of Loan	New Rate
OD Against Property	11.5-13.5 %*
OD TO:PROFESSIONAL	9.5-11%*
OD/TL (Under Surrogate scheme)	13%
Cash Credit Limit	10-13%*
MTL : UPTO25LAC	10-13%*
ABOVE25LAC	11-13%*
Term Loan (For purchase of office block/shop or Machinery)	10-11%*
SOLAR ROOF-TOP	10.00%
VEHICLE LOAN –TWO WHEELER	11.50%
FOUR WHEELER-NEW	8.75to 9.90%*
FOUR WHEELER-OLD	10-12%*
AUTO RICKSHAW	12.50%
COMM.VEH-NEW	9.9-10.50%*
COMM.VEH-OLD	12.50%
GOLD LOAN	10%
PERSONAL LOAN:	
GROUP STAFF (Where undertaking for deduction of EMI from Employer is obtained)	12%
OTHERS WITH SECURITY	14%
WITHOUT SECURITY	16%
RENT DISCOUNTING	11%
HOUSING LOAN-	8.75-9.25%*
HSG. REPAIR/RENOVATION & TOP UP	9.25%
EDUCATION LOAN	10%
MICRO FINANCE(WEAKERSECTOR)	11.00%
LOAN/OD AGAINST LIC/KVP/NSC	10.00%
EASY FEE EMI LOAN	12.00%
WHR FINANCE LOAN	9.25-10%*
LOAN/OD AGAINST FDR	1%OVERDEP.RATE