

S.No.	Details for Loan & Advance	Interest Rates (in %)
		w.e.f. 1st-March-2022
1	All type of consumer loans	12.50%
2	Own NSC,RBI Bond and other Deposits	10.50%
3	<u>CASH CREDIT AND OTHER LIMITS (BP/LC etc.)</u>	
3.1	Up to 25000/-	11.50%
3.2	25000 to 2 Lac	12.50%
3.3	Above 2 Lac but < 10 Lac	12.50%
3.4	Above 10 Lac but as per HO rating	
3.4.1	Catagory - AA	11.50%
3.4.2	Catagory - A	11.75%
3.4.3	Catagory - B	12.50%
3.4.4	Catagory - C	12.75%
3.5	CC LIMIT ABOVE RS. 25 LAC	
3.5.1	Catagory - AA	11.50%
3.5.2	Catagory - A	12.00%
3.5.3	Catagory - B	12.25%
3.5.4	Catagory - C	12.75%
4	<u>TERM LOAN (Plant & Machinery / Factory etc.)</u>	
4.1	Up to 2 Lac	12.25%
4.2	Above 2 Lac but < 10 Lac	12.25%
4.3	Above 10 Lac	12.00%
5	<u>VEHICLE LOAN</u>	
5.1	Personal/Car,Scooter loan of firm	9.50%
5.2	Personal/Firm Car (Professional)	9.50%
5.3	Business-Taxi,Truck,Jeep,Auto ricksha etc.	
5.3.1	Up to Rs. 5 Lac	10.00%
5.3.2	Above Rs.5 Lac	10.00%
5.4	For existing Good/Known Borrower (New Vehicle)	9.00% / Taxi 9.50%
5.5	For existing Good/Known Borrower (Used/Second Hand Vehicle)	9.50%
6	<u>HOUSE LOAN</u>	
6.1	5 Years (60 instalments)	8.80%
6.2	Above 5 Yrs upto 10 Years	9.00%
6.3	Above 10 Years	9.25%
7	<u>MORTGAGE LOAN</u>	12.75%
8	<u>OD Limit</u>	
8.1	Overdraft (Reducing Half yearly)	12.50%
8.2	Overdraft (Non reducing renewal every year)	12.75%

9.	<u>TERM LOAN FOR CONSTRUCTION PURPOSE</u>	
9.1	Term Loan	14.00%
9.2	Overdraft (Reducing half yearly)	14.75%
9.3	Overdraft (Non reducing)	15.00%
10.	<u>COMMERCIAL / SHOP LOAN</u>	11.00% to 12.00%
11.	<u>EDUCATION LOAN</u>	
11.1	Up to 5 Lac	10.00%
11.2	Above Rs. 5 Lac to Rs. 10 Lac	10.50%
12.	<u>GOLD LOAN</u>	12.50%
13.	<u>PERSONAL LOAN</u>	12.00% / 14.00%
14.	<u>BUSINESS LOAN</u>	12.50%
15.	<u>LOAN AGAINST TERM DEPOSIT OF THE BANK</u>	
15.1	Own Term Deposit up to Rs. 15 Lac	1.50% above
15.2	Own Term Deposit > Rs. 15 Lac	1.25% above
15.3	Third Party deposits	2.25% above
	Excess CC Limit/Adhoc Limit/Penal Interest	2% above
	Term Loan Overdue	2% above

Terms & Conditions

1. Overdraft against fixed deposit will be sanctioned only if principal value of FDR/UDR is Rs. 50,000 or more.
2. Interest Rate on CC limits excess to Rs. 10 Lac will be as per borrower ratings.
3. In case of pre-payment of loan/limits, the Pre- Prepayment charges as per prevalent norms of the Bank will be chargeable.
4. Violating terms & conditions will attract 2% extra/penal interest.
5. For delayed payment of loan installments Follow-up and Recovery charges will be applied on Term Loan as per rules.
6. Adhoc limit shall continue to carry additional interest rate of 2% for the period it is sanctioned.