

# Lending Rates

W.E.F 26th April 2023		
Facilities	Interest Rates	
Facility Type - 01	ALCO Rate	Floor Rate
Finance Lease Unregistered	30.00%	25.00%
* Finance Lease Registered	32.00%	26.00%
* Smart Lease	32.00%	26.00%
Facility Type - 02	ALCO Rate	Floor Rate
* Speed Draft	33.00%	30.00%
* Vehicle Loan	33.00%	26.00%
Finance Lease - Three wheelers- Brand new	38.00%	36.00%
Finance Lease - Three wheelers- registered	38.00%	36.00%
Facility Type - 03	ALCO Rate	Floor Rate
* Term Loans- 2 – 5 years - SME/Corporate - Stock	35.00%	30.00%
* Term Loans- 2 – 5 years - SME/Corporate - Property	30.00%	28.00%
* Revolving Loans/Short term –SME	35.00%	28.00%
* Trade Finance	35.00%	28.00%
* Vehicle Pledge Loans	35.00%	28.00%
Personal loans	On hold	On hold
Housing Loans	On hold	On hold
Facility Type - 04	ALCO Rate	Floor Rate
Finance Lease – Motor Bikes (Registered)	40.00%	38.00%
Finance Lease – Motor Bikes (Unregistered)	38.00%	36.00%
Facility Type - 05	ALCO Rate	Floor Rate
Gold Loans	29.00%	29.00%
Gold Loans - Service Charge - Above Rs. 1 Mn Transactions	1.25%	1.25%
Gold Loans - Service Charge - Rs 1 Mn or below	1.50%	1.50%
Gold Purchase Loan	32.00%	30.00%
Facility Type - 06	ALCO Rate	Floor Rate
Staff Facilities excluding Facility Type - 5	30.00%	26.00%
<b>NOTE 01 : CEO is authorized to reduce above rates by 2% on exceptional basis subject to floor of 24.50%.</b>		
<b>NOTE 02 : CRIB status and LTV need to be maintained as per company credit policy.</b>		
<b>NOTE 03 : Overall blended rate of lending of the company to be maintained at 30.00%.</b>		
<b>NOTE 04 : Head of Gold Loans is authorized to Waive off Service Charge of Gold Loans on exceptional basis.</b>		
<b>NOTE 05 : All facilities under facility Type - 06 should be referred for CEO's approval.</b>		
<b>NOTE 06 : All the DA holders are authorized to approve facilities up to the Floor Rate while maintaining the required Overall Blended rate on the particular month.</b>		

# Fixed Deposit Rates

With Effective from 26<sup>th</sup> April 20023

Period (Months)	Non Senior				Senior				Internal Cap			
	Maturity		Monthly		Maturity		Monthly		Maturity		Monthly	
	Rate	AER	Rate	AER	Rate	AER	Rate	AER	Rate	AER	Rate	AER
1	18.00%	19.56%			18.00%	19.56%			22.00%	24.36%		
3	20.00%	21.55%	18.00%	19.56%	20.00%	21.55%	18.00%	19.56%	23.00%	25.06%	21.00%	23.14%
6	20.50%	21.55%	18.00%	19.56%	20.50%	21.55%	18.00%	19.56%	23.50%	24.88%	21.00%	23.14%
12	19.00%	19.00%	16.50%	17.81%	19.50%	19.50%	17.00%	18.39%	20.00%	20.00%	18.00%	19.56%
18	19.75%	18.88%	17.50%	18.97%	20.25%	19.34%	18.00%	19.56%	20.75%	19.80%	18.00%	19.56%
24	20.00%	18.32%	16.75%	18.10%	20.50%	18.74%	17.25%	18.68%	20.75%	18.95%	17.25%	18.68%
36	20.25%	17.14%	16.00%	17.23%	20.75%	17.51%	16.50%	17.81%	21.25%	17.87%	16.50%	17.81%
48	22.00%	17.10%	16.00%	17.23%	22.50%	17.41%	16.50%	17.81%	23.00%	17.71%	16.50%	17.81%
60	24.00%	17.08%	16.00%	17.23%	24.50%	17.35%	16.50%	17.81%	25.00%	17.61%	16.50%	17.81%