

Advances Rates

Advances (Effective from 01-05-2022) :

No	Advances Type	Amount Detail	Interest Rate
1.	Personal Loan	Upto ₹ 4.9 Lakh	12.00 %
2.	Auto Loan		
		Repayment Timeperiod	
	Car Loan (New Car)	36 Month	7.00 %*
		60 Month	7.25 %*
		84 Month	7.50 %*
	Car Loan (Old Car - Non Commercial)	Repayment Timeperiod	
		36 Month	9.00 %*
		Vehicle Type	
	Two Wheeler	Petrol	10.50 %
		Electric	10.00 %
	Commercial Vehicle	Three Wheeler and Others	9.50 %*
3.	Housing Loan		
	Loan with Fixed Rate	Upto ₹ 25 Lakh	7.30 %*
		Above ₹ 25 Lakh	7.55 %*
	Loan with Floating Rate	Upto ₹ 25 Lakh	7.25 %*
		Above ₹ 25 Lakh	7.50 %*
	Loan with Top-Up Rate	Upto ₹ 25 Lakh	8.75 %
4.	Machinery Term Loan	Upto ₹ 5 Lakh	10.00 %
		Above ₹ 5 Lakh	9.00 %**
5.	Business Building Purchase Loan	-	9.00 %*
6.	Hypothecation of Stock / Book Debt	Upto ₹ 5 Lakh	10.25 %

	Above ₹ 5 Lakh	9.00 %**
7. Business Mortgage Loan / Overdraft	-	9.50 %*
8. Business Loan	Upto ₹ 4.9 Lakh	12.00 %
9. Loan Against Property (LAP)	-	11.00 %*
10. N.S.C. / K.V.P. / L.I.C. Policy Loan / Overdraft	-	8.50 %
11. Solar System Loan Individual		
Individual Use	Upto ₹ 5 Lakh	9.00 %
Industrial Use	Upto ₹ 1.5 Crore	8.50 %
12. Doctors Loan	-	8.50 %
13. Consumer Durable Loan	Upto ₹ 2 Lakh	11.00 %
14. Education Loan	Upto ₹ 40 Lakh	9.00 %
15. Mahila Swarojgar Loan	Upto ₹ 50,000	11.00 %
16. Gold Loan	Upto ₹ 1.75 Lakh	9.00 %

* Interest Rates depends on the Credit Score

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