

Advances Rates

Advances (Effective from 01-08-2022) :

| No | Advances Type | Amount Detail | | Interest Rate |
|--------------------|--------------------------|----------------------|------------------------|---------------|
| 1. | Personal Loan | Upto ₹ 4.9 Lakh | | 12.00 % |
| 2. | Auto Loan | | | |
| Car Loan | 36 Month | Repayment Timeperiod | Credit Score | |
| | | | 750+ | 7.25 % |
| | | | 600 to 700 (-1, Other) | 7.50 % |
| | | | Less than 600 | 7.75 % |
| | | | 750+ | 7.50 % |
| | | | 600 to 700 (-1, Other) | 7.75 % |
| | | | Less than 600 | 8.00 % |
| | | | 750+ | 7.75 % |
| | | | 600 to 700 (-1, Other) | 8.00 % |
| | | | Less than 600 | 8.25 % |
| Car Loan (Used) | 36 Month | Repayment Timeperiod | Credit Score | |
| | | | 750+ | 9.25 % |
| | | | 600 to 700 (-1, Other) | 9.50 % |
| | | | Less than 600 | 9.75 % |
| Two Wheeler | Vehicle Type | | | |
| | Petrol | - | - | 10.50 % |
| | Electric | - | - | 10.00 % |
| Commercial Vehicle | Three Wheeler and Others | - | - | 9.50 %* |

| 3. | Housing Loan | Credit Score | |
|-----|--|------------------------|---------------------------|
| | | 750+ | 7.50 % |
| | Loan with Fixed Rate | 600 to 700 (-1, Other) | Upto ₹ 25 Lakh 7.60 % |
| | | Less than 600 | 7.70 % |
| | | 750+ | 7.75 % |
| | Loan with Fixed Rate | 600 to 700 (-1, Other) | Above ₹ 25 Lakh 7.85 % |
| | | Less than 600 | 7.95 % |
| | 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

** Interest Rates depends on the Credit Score and Coleteral Security Level