

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			
	Car Loan (New Car)	Credit Score		
		700+	-	7.00 %
	36 Month Repayment	600 - 700	-	7.25 %
		Other	-	7.50 %
		700+	-	7.25 %
	60 Month Repayment	600 - 700	-	7.50 %
		Other	-	7.75 %
		700+	-	7.50 %
	84 Month Repayment	600 - 700	-	7.75 %
		Other	-	8.00 %
	Car Loan (Old Car)	Credit Score		
		700+	-	9.00 %
	36 Month Repayment	600 - 700	-	9.25 %
		Other	-	9.50 %
	Two Wheeler	Type		
		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	7.75 %
4.	Doctors Loan	-	8.50 %
5.	Consumer Durable Loan	Upto ₹ 2 Lakh	11.00 %
6.	Education Loan	Upto ₹ 40 Lakh	9.00 %
7.	Mahila Swarojgar Loan	Upto ₹ 50,000	11.00 %
8.	Machinery Term Loan	Upto ₹ 5 Lakh	10.00 %
		Above ₹ 5 Lakh	9.50 %**
9.	Business Building Purchase Loan	-	9.00 %*
10.	Hypothecation of Stock / Book Debt	Upto ₹ 5 Lakh	10.25 %
		Above ₹ 5 Lakh	9.00 %**
11.	Business Mortgage Loan / Overdraft	-	9.50 %*
12.	Business Loan	Upto ₹ 4.9 Lakh	12.00 %
13.	F.D. Overdraft / Loan (Above Deposit Rate)	-	1.00 %
14.	N.S.C. / K.V.P. / L.I.C. Policy Loan / Overdraft	-	8.50 %
15.	Solar System Loan Individual		
	Individual Use	Upto ₹ 5 Lakh	9.00 %
	Industrial Use	Upto ₹ 1.5 Crore	8.50 %
16.	Loan Against Property (LAP)	-	11.00 %*
17.	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