## **Advances Rates**

## Advances ( Effective from 01-05-2024 ):

lo.	Advance Type	<b>Particulars</b>	Interest Rate	Credit Score	Securit Level
1.	Personal Loan	Upto 1,00,000/-	12.00 %	-	-
		Above 1,00,000/- to 4,90,000/-	12.00 %	750+	-
2.	Auto Loan Car ( New Car )		8.50 %	750+	-
		36 Months	8.75 %	600 to 750, -1 & 1 to 5	-
			9.00 %	Below 600	-
			8.75 %	750+	-
		60 Months	9.00 %	600 to 750, -1 & 1 to 5	-
			9.25 %	Below 600	-
			9.00 %	750+	-
		84 Months	9.25 %	600 to 750, -1 & 1 to 5	-
			9.50 %	Below 600	-
3.	Auto Loan Car ( Old Non-		10.50 %	750+	-
	Commercial )	36 Months	10.75 %	600 to 750, -1 & 1 to 5	-
			11.00 %	Below 600	-
4.	Auto Loan - 2 Wheeler	Petrol	10.75 %	-	-
		Electric	10.25 %	-	-
5.	Auto Loan - Commercial	3-Wheeler and	10.75 %	750+	-
		Other	11.25 %	600 to 750, -1 & 1 to 5	-
5.	Housing Loan - Fixed		10.00 %	750+	-
		Upto 25 Lakhs	10.10 %	600 to 750, -1 & 1 to 5	-

			10.20 % Below 600	-
			10.50 % 750+	-
		Above 25 Lakhs	10.60 % 600 to 750, -1 & 1 to 5	-
			10.70 % Below 600	-
7.	Housing Loan - Floating		8.90 % 750+	-
		Upto 25 Lakhs	9.00 % 600 to 750, -1 & 1 to 5	-
			9.10 % Below 600	-
			9.15 % 750+	-
		Above 25 Lakhs	9.25 % 600 to 750, -1 & 1 to 5	-
			9.35 % Below 600	-
8.	Housing Loan - Top Up	Upto 25 Lakhs	10.50 % -	-
9.	Machinery Term Loan ( Above 5 Lakhs)	-	9.25 %	150% +
			9.75 % 750+	100% to 150%
			10.25 %	Below 100%
			9.50 %	150% +
			10.00 % 600 to 750, -1 & 1 to 5	100% to 150%
			10.50 %	Below 100%
			9.75 %	150% +
		-	10.25 % Below 600	100% to 150%
			10.75 %	Below 100%
10.	Business Building Purchase		9.25 % 750+	-
	Loan	-	9.50 % 600 to 750, -1 & 1 to 5	-
			9.75 % Below 600	-
11.	Hypothecation of Stock	-	9.00 %	150% +
			750+ 9.50 %	100% to 150%
			9.25 %	150% +
		-	9.75 % & 1 to 5	100% to

150%	
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- Below 600 100% to						130%
10.25 %   10.05 %   150%   1				9.75 %	Below 600	150% + 100% to 150%
			-	10.25 %		
10.00%   600 to 750,-1   8   10.5   600 to 750,-1   8   10.5   600 to 750,-1   8   10.5   600 to 750,-1   6   10.25   750+   -   600 to 750,-1   8   10.00   8   600 to 750,-1   8   10.5   600 to 750,-1   10.5   10.5   10.5   10.5	12.		-	10.25 %	-	-
10.00%   8.1 to 5   10.25%   Below 600   - 10.25%   Below 600   Below 600   - 10.25%   Below 600   Belo	13.	Business Mortgage ( OD )		9.75 %	750+	-
13.   Business Mortgage (Loan)			-	10.00 %		-
10.00 %   600 to 750, -1				10.25 %	Below 600	-
10.00%   8.1 to 5   10.025%   Below 600   - 10.25%   Below 600   - 10.25%   600 to 750, -1   8.1 to 5   - 10.50%   600 to 750, -1   8.1 to 5   - 10.75%   Below 600   - 10.75%   Belo	13.	Business Mortgage ( Loan )		9.75 %	750+	-
10.25 % 600 to 750, -1 & 1 to 5  10.50 % 600 to 750, -1 & 1 to 5  10.75 % Below 600 - 1  11.00 % 750+ - 1  11.25 % 600 to 750, -1 & 1 to 5  11.25 % 600 to 750, -1 & 1 to 5  11.25 % 600 to 750, -1 & 1 to 5  11.25 % 600 to 750, -1 & 1 to 5  11.25 % 600 to 750, -1 & 1 to 5  11.25 % 600 to 750, -1 & 1 to 5  11.25 % 600 to 750, -1 & 1 to 5  11.25 % 600 to 750, -1 & 1 to 5  11.25 % 600 to 750, -1 & 1 to 5  11.25 % 600 to 750, -1 & 1 to 5  11.25 % 600 to 750, -1 & 1  8 1 to 5  11.25 % 600 to 750, -1  8 1 to 5  11.25 % 600 to 750, -1  8 1 to 5  11.25 % 600 to 750, -1  8 1 to 5  11.25 % 600 to 750, -1  8 1 to 5  11.25 % 600 to 750, -1  8 1 to 5  11.25 % 600 to 750, -1  8 1 to 5  11.25 % 600 to 750, -1  8 1 to 5  11.25 % 600 to 750, -1  8 1 to 5  11.25 % 600 to 750, -1  8 1 to 5  11.25 % 600 to 750, -1  8 1 to 5  11.25 % 600 to 750, -1  8 1 to 5  11.25 % 600 to 750, -1  8 1 to 5  11.25 % 600 to 750, -1  8 1 to 7  11.25 % 600 to 750, -1  8 1			84 Months	10.00 %		-
10.25 %				10.25 %	Below 600	-
10.50 % 8.1 to 5   10.75 %   10.75				10.25 %		-
11.00 %   750+   -			120 Months	10.50 %		-
11.25 % 600 to 750, -1 & 1 = 1  15. OD/ LOAN AGAINST FIXED DEPOSIT				10.75 %	Below 600	-
11.25 %	14.	Loan Against Property		11.00 %	750+	-
DEPOSIT       RATE (For Third Party FD)         16. NSC KYP LIC       - 8.50 %          17. Solar Plant Loan - Industry       Upto 5 Lakhs       9.00 %          18. Solar Plant Loan - Industry       Upto 1.5 Crore       8.50 %          19. Doctors Loan       - Upto 4 Lakhs       11.00 %          20. Consumer Loan       Upto 4 Lakhs       11.00 %          21. Education Loan (With Collateral Free)       Upto 50 Lakhs       9.00 %          22. Education Loan (Collateral Free)       Upto 4.90 Lakhs       9.50 %          23. Mahila Svarojgar / SWAWALAMBAN       Upto 1 Lakh       11.00 %			-	11.25 %		-
17.       Solar Plant Loan - Individual       Upto 5 Lakhs       9.00 %       -       -       -         18.       Solar Plant Loan - Industry       Upto 1.5 Crore       8.50 %       -       -       -         19.       Doctors Loan       -       8.50 %       -       -       -         20.       Consumer Loan       Upto 4 Lakhs       11.00 %       -       -         21.       Education Loan (With Collateral)       Upto 50 Lakhs       9.00 %       -       -         22.       Education Loan (Collateral Free)       Upto 4.90 Lakhs       9.50 %       -       -         23.       Mahila Svarojgar / SWAWALAMBAN       Upto 1 Lakh       11.00 %       -       -	15.		-	· · · · · · · · · · · · · · · · · · ·	-	-
Individual       Upto 5 Lakhs       9.00 %       -       -         18. Solar Plant Loan - Industry       Upto 1.5 Crore       8.50 %       -       -         19. Doctors Loan       -       -       8.50 %       -       -         20. Consumer Loan       Upto 4 Lakhs       11.00 %       -       -         21. Education Loan (With Collateral)       Upto 50 Lakhs       9.00 %       -       -         22. Education Loan (Collateral Free)       Upto 4.90 Lakhs       9.50 %       -       -         23. Mahila Svarojgar / SWAWALAMBAN       Upto 1 Lakh       11.00 %       -       -	16.	NSC KYP LIC	-	8.50 %	-	-
19. Doctors Loan       -       8.50 %       -       -         20. Consumer Loan       Upto 4 Lakhs       11.00 %       -       -         21. Education Loan (With Collateral)       Upto 50 Lakhs       9.00 %       -       -         22. Education Loan (Collateral Free)       Upto 4.90 Lakhs       9.50 %       -       -         23. Mahila Svarojgar / SWAWALAMBAN       Upto 1 Lakh       11.00 %       -       -	17.		Upto 5 Lakhs	9.00 %	-	-
Consumer Loan Upto 4 Lakhs 11.00 %  Education Loan (With Collateral) Upto 50 Lakhs 9.00 %  Education Loan (Collateral Free) Upto 4.90 Lakhs 9.50 %  Mahila Svarojgar / SWAWALAMBAN Upto 1 Lakh 11.00 %	18.	Solar Plant Loan - Industry	Upto 1.5 Crore	8.50 %	-	-
Education Loan (With Collateral)  Letter Survey be survey as a series of the collateral of the collate	19.	Doctors Loan	-	8.50 %	-	-
Collateral)  Upto 50 Lakns  9.00 %  Education Loan (Collateral Free)  Upto 4.90 Lakhs  9.50 %  -  Mahila Svarojgar / SWAWALAMBAN  Upto 1 Lakh  11.00 %  -  -  -  -  -  -  -  -  -  -  -  -  -	20.	Consumer Loan	Upto 4 Lakhs	11.00 %	-	-
Free)  Upto 4.90 Lakhs  9.50 %   SWAWALAMBAN  Upto 1 Lakh  11.00 %	21.		Upto 50 Lakhs	9.00 %	-	-
SWAWALAMBAN	22.		Upto 4.90 Lakhs	9.50 %	-	-
<b>24.</b> Gold Loan Upto 1.75 Lakhs 9.00 %	23.		Upto 1 Lakh	11.00 %	-	-
	24.	Gold Loan	Upto 1.75 Lakhs	9.00 %	-	-

25.	Unsecured Business Loan	Upto 4.90 Lakhs	12.00 %	-
26.	Clean Cash Credit	Upto 4.90 Lakhs	11.00 %	-
27.	Pledge Limit	-	9.00 %	150% +
			750+ 9.50 %	100% to 150%
		-	9.25 % ————————————————————————————————————	150% +
			9.75 % & 1 to 9	
			9.75 %	150% +
		-	Below 6 10.25 %	100% to

- If borrower has availed various advances by mortgaging single collateral security then, the branch shall deduct the security coverage of already borrowed loan and then CIBIL and Security level slab will be applicable for the new proposed loan and advances.
- Rate of Interest for all the products solely depends on the Board of Directors resolution, ROI may change according to the resolution.
- ✓ The new rates will be applicable only to the new Loanns and Renewed accounts after 01-05-2023.
- The effect of the new ROI will be applicable to all the Advances, Cash Credits and Over draft account at the time of the renewal, current applicable rates will stand as it is for the above mentioned accounts.
- In case of Private Limited Company and Public Limited Company Loans and Advances will be lent to the companies having CIBIL score between 1 to 5, beyond that no companies will be eligible to borrow.
- For New Start up or New unit of any primary unit, the ROI applicable will be the Maximum ROI of that product according to the CIBIL score in all the Loan products.
- For Re-sale Machine Purchase, the ROI applicable will be the Maximum ROI of that product accirding to the the CIBIL score in all the Machinert Term Loan Product.