

## Advances Rates

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

No.	Advance Type	Particulars	Interest Rate	Credit Score	Security 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-Commercial )		10.50 %	750+	-
		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 Other	10.75 %	750+	-
			11.25 %	600 to 750, -1 & 1 to 5	-
6.	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	-
<b>7.</b>	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	-
<b>8.</b>	Housing Loan - Top Up	Upto 25 Lakhs	10.50 %	-
<b>9.</b>	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%
<b>10.</b>	Business Building Purchase Loan	9.25 %	750+	-
	-	9.50 %	600 to 750, -1 & 1 to 5	-
		9.75 %	Below 600	-
<b>11.</b>	Hypothecation of Stock	9.00 %		150% +
	-	9.50 %	750+	100% to 150%
		9.25 %		150% +
	-	9.75 %	600 to 750, -1 & 1 to 5	100% to

				150%
			9.75 %	150% +
	-		Below 600	100% to 150%
			10.25 %	
<b>12.</b>	Hypothecation of Stock ( Upto 10 Lakhs )	-	10.25 %	-
<b>13.</b>	Business Mortgage ( OD )		9.75 %	750+ -
		-	10.00 %	600 to 750, -1 & 1 to 5 -
			10.25 %	Below 600 -
<b>13.</b>	Business Mortgage ( Loan )		9.75 %	750+ -
	84 Months		10.00 %	600 to 750, -1 & 1 to 5 -
			10.25 %	Below 600 -
			10.25 %	600 to 750, -1 & 1 to 5 -
	120 Months		10.50 %	600 to 750, -1 & 1 to 5 -
			10.75 %	Below 600 -
<b>14.</b>	Loan Against Property		11.00 %	750+ -
	-		11.25 %	600 to 750, -1 & 1 to 5 -
<b>15.</b>	OD/ LOAN AGAINST FIXED DEPOSIT	-	1% ABOVE FD RATE (For own fd) / 1.50% ABOVE FD RATE (For Third Party FD)	
<b>16.</b>	NSC KYP LIC	-	8.50 %	- -
<b>17.</b>	Solar Plant Loan - Individual	Upto 5 Lakhs	9.00 %	- -
<b>18.</b>	Solar Plant Loan - Industry	Upto 1.5 Crore	8.50 %	- -
<b>19.</b>	Doctors Loan	-	8.50 %	- -
<b>20.</b>	Consumer Loan	Upto 4 Lakhs	11.00 %	- -
<b>21.</b>	Education Loan (With Collateral)	Upto 50 Lakhs	9.00 %	- -
<b>22.</b>	Education Loan (Collateral Free)	Upto 4.90 Lakhs	9.50 %	- -
<b>23.</b>	Mahila Svarojgar / SWAWALAMBAN	Upto 1 Lakh	11.00 %	- -
<b>24.</b>	Gold Loan	Upto 1.75 Lakhs	9.00 %	- -

<b>25.</b>	Unsecured Business Loan	Upto 4.90 Lakhs	12.00 %	-	-
<b>26.</b>	Clean Cash Credit	Upto 4.90 Lakhs	11.00 %	-	-
<b>27.</b>	Pledge Limit		9.00 %		150% +
	-		9.50 %	750+	100% to 150%
			9.25 %		150% +
	-		9.75 %	600 to 750, -1 & 1 to 5	100% to 150%
			9.75 %		150% +
	-		10.25 %	Below 600	100% to 150%

- ✔ 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 Loans 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 according to the CIBIL score in all the Machine Term Loan Product.