

Advances Rates

Advances (Effective from 01-10-2021) :

No	Advances Type	Amount Detail	Interest Rate
1.	Personal Loan	Upto ₹ 1 Lakh	14.00 %
2.	Auto Loan		
	Car - 36 Month Repayment	-	7.75 %
	Car - 60 Month Repayment	-	8.00 %
	Car - 84 Month Repayment	-	8.25 %
	2/3 Wheeler	-	10.50 %
	Commercial Vehicle	-	10.00 %
3.	Housing Loan	Upto ₹ 35 Lakh	7.50 %
		Above ₹ 35 Lakh	7.75 %
4.	Doctors Loan	-	9.00 %
5.	Consumer Durable Loan	Upto ₹ 1 Lakh	11.00 %
6.	Education Loan	Upto ₹ 40 Lakh	9.00 %
7.	Mahila Swarojgar Loan	Upto ₹ 50,000	11.00 %
8.	Machinery Term Loan	-	9.50 %
9.	Business Building Purchase Loan	-	9.50 %
10.	Hypothecation of Stock / Book Debt	Upto ₹ 50 Lakh	10.25 %
		Above ₹ 50 Lakh	9.75 %
11.	Business Mortgage Overdraft Loan	Upto ₹ 50 Lakh	10.25 %
		Above ₹ 50 Lakh	9.75 %
12.	Business Mortgage Loan	Upto ₹ 50 Lakh	10.25 %
		Above ₹ 50 Lakh	9.75 %
13.	F.D. Overdraft / Loan (Above Deposit Rate)	-	1.00 %
14.	N.S.C. / K.V.P. / L.I.C. Policy Loan / Overdraft	-	9.00 %

15.	Solar System Loan Individual	Upto ₹ 5 Lakh	9.00 %
		Upto ₹ 1.5 Crore	8.50 %
16.	Loan Against Property (LAP)	-	11.25 %
17.	Business Loan	Upto ₹ 4.75 Lakh	12.00 %