

Advances Rates

Advances (Effective from 01-02-2022) :

No	Advances Type		Amount Detail	Interest Rate
1.	Personal Loan		Upto ₹ 1 Lakh	14.00 %
2.	Auto Loan			
	Car Loan	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 %
	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 %
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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 %