INTEREST RATE ON ADVANCES: W.E.F 01.12.2025

CASH CREDIT & SOD A/C (STOCK/MACHINERY/BOOK-DEBT TERM LOAN (#HML/ HYP/ HYPO EMI/ SME + TRADE) **FLOATING RATE**

SR.NO	TYPE OF LOAN		W.E.F. 01.10.2024 (OLD)	W.E.F. 01.12.2025 (NEW)	TYPE NO
1	Cash Credit A/c (Stock/Machinery/ Book – Debt	**For MSME Unit**	**9.10%**	**9.10%**	303/304/305 /351/359/*366 /376
	Cash Credit A/c (Stock/Machinery/ Book – Debt	Other than MSME Unit	9.75%	9.75%	303/304/305 /351/359/*366 /376
2.	Secured Overdraft (SOD)	**For MSME Unit**	**9.10%**	**9.10%**	310
	Secured Overdraft (SOD)	Other than MSME Unit	9.75%	9.75%	310

RATE OF INTEREST FOR SPECIAL SCHEME AND OTHER ADVANCES:

SR.NO	TYPE OF LOAN	W.E.F. 01/10/24 (OLD)	TYPE NO	W.E.F. 01/12/25 (NEW)
1	HOME LOAN Up to 45/- lakh Home loan Above 45/- lakh	7.75% 8.35%	361	7.75% 8.35%
2.	(A) MORTGAGE LOAN + COMMERCIAL + RETAIL	9.80%	365/366	9.80%
	#(B) REALITY SECTOR LOANS/	11.25%	*366	11.25%
3.	PERSONAL LOAN,COMPUTERS LOAN	11.00%	353	11.00%
4.	FOUR WHEELER & AUTO LOAN UPTO 25/- LAKH FOUR WHEELER & AUTO LOAN ABOVE 25/-LAKH TWO WHEELER LOAN	8.25% 8.50% 8.00%	371	8.25% 8.50% 8.00%
	FOR SECOND HAND CAR	11.00%	371	11.00%
5.	SPECIAL LOAN FOR PROFESSIONAL	9.00%		9.00%
6.	WORKING CAPITAL FOR STOCK & BOOK-DEBTS WITHOUT MORTGAGE FOR LIMIT UP TO RS. 5/- LACS MSME NONE MSME	10.00% 10.50%		10.00% 10.50%
7.	WOKRING CAPITAL AS WELL AS TERM LOAN AGAINST MACHINERIES FOR LIMIT UP TO RS. 15/- LACS WITHOUT MORTGAGE MSME NONE MSME	10.00% 10.50%		10.00% 10.50%
8.	ADVANCES AGAISNT NSC, KVP, & LIC POLICY	9.50%	307	9.50%
9.	DEMAND LOAN (GOLD LOAN FOR 12 MONTHS)	9.50%	356	9.50%
10.	EDUCATIONAL LOAN WITH MORTGAGE/ COLETERAL	9.00%	352	9.00%
11(A)	STAFF HOUSING LOAN (FIRST TIME)	4.00%	367	4.00%
11(B)	STAFF HOUSING LOAN (SECOND TIME) AND UP TO RS.28/- LACS	7.00%	367	7.00%
	ALL OTHER STAFF RELATED LOANS EXCEPT LOAN/ OD AGAINST FD	7.00%	367	7.00%
12.	INTEREST RATE ON BILL DISCOUNTING AGAINST L.C: (UP TO 90 DAYS.)	10.00%		10.00%
	ABOVE 90 DAYS	11.50%		11.50%
13.	SURETY LOAN (JAT JAMIN)	11.00%	369	11.00%
14.	CLEAN LOANS (TOD)	12.00%	354	12.00%
15.	PENAL CHARGES ***	2.00%		2.00%

*** Penal charges applicable in case of: (i)Overdrawn/Irregular a/cs / Non renewed a/cs
(ii)Non compliance of Terms & Conditions i.e. filing of 2(r), Non creation of mortgage within stipulated time or non submission of stock statements.
(iii)Commission on L.C. Bill Discounting Rs. 1000/- (Per Bill)

Gen. Manager Managing Director Chairman