

LOANS & ADVANCES : RATES OF INTEREST [Effective From 01-01-2021]

Sr. No.	Particulars	Rate of Interest
1	Against Govt. Securities	
	NSC/KVP	12.00%
2	Hire Purchase Loan & Individual Hire Purchase Loan	
	Car Loan (Effective from (18/03/2021))	7.50%
	For Others (Two wheeler, Consumer Durable items)	9.50%
	For Commercial Purpose (Machinery, comm. Vehicle)	8.50%
3	Cash Credit & Hypothecation Cash Credit	
	1 to 5.00 Lacs	11.00%
	Above Rs.5.00 Lacs & upto Rs.1 Crore	10.65%
	Above Rs.1 Crore	10.50%
	Personal Guarantee Loan to Share Holders	12.00%
	Short Term CC and Term Loan For Project(36 Months)	9.50%
	Term Loan (48 Months)	9.00%
	Individual Personal Loan	14.00%
4	Over Draft	12.00%
5	Housing Loan	
	New And Renovation (Floating Rate)	7.00%
	New And Renovation (Fixed Rate)	8.00%
6	Mortgage Loan (For Commercial Property Purchase/Business/Marriage)	
	Medium Term (Upto 48 Months)	9.00%
	Long Term (More Then 48 Months)	10.00%
	For Doctors(New Building for Hospital & Clinic, office)	9.00%
7	Educational Loan	
	For Domestic Upto 10 Lacs	10.00%
	For International Upto 35 Lacs	10.00%
8	Gold Loan	8.00%