

| Sr NO | Loan Scheme | Loan Amount | If CIBIL Score is 750 and above Rate of Interest | If CIBIL Score is 749 and below Rate of Interest |
|----------|-------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|---------------------------------------------------------------------|
| 1 | Small &Medium Business Term loan | Below 25 lakh | 10.50% | 11.00% |
| | Small &Medium Business Cash Credit loan Cash Credit loan(General) Business Term loan | Above 25 lakh | Interest rate as per credit rating policy (10.00% To 12.25%) | |
| 2 | Vehicle loan | | | |
| | Two wheeler loan | Below 4 lakh | 8.50% | 9.50% |
| | Three wheeler and Four wheeler loan | Below 20 lakh | 8.90% | 9.90% |
| | Three wheeler and Four wheeler loan | Above 20 lakh (Collateral required) | 9.75% | 10.75% |
| | Commercial Vehicle loan (New/Old) | All loan amount (Above 20 lakh Collateral required) | 9.90% | 10.90% |
| | Machinery Loan | Below 25lakh | 10.50% | 11.50% |
| | Movable Machinery (Excavator,Poke lane, Harvester, Rode Roller etc.) | (Above 5 lakh Collateral required) Above 25lakh (Collateral required) | 11.00% | 12.00% |

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| | About Collateral Security required for Personal and Commercial Vehicle loan | If CIBIL Score is 700 and below | No Collateral Security required below 20.00 lakh | |
| | | If CIBIL Score is 701 to 750 | No Collateral Security required below 25.00 lakh | |
| | | If CIBIL Score is 751 and above | No Collateral Security required below 30.00 lakh But Collateral Security required Above 30.00 lakh | |
| 3 | Builders and Developers loan | All loan amount | 13.50% | 14.00% |
| 4 | Mortgage loan | All loan amount | 14.00% | 14.50% |
| 5 | Agriculture loan | Below 25 lakh | 11.75% | 12.50% |
| | | Above 25 lakh | 12.00% | 13.00% |
| 6 | Housing loan | Below 35 lakh | 8.75% | 9.50% |
| | | Above 35 lakh | 9.75% | 10.50% |
| | House Repair | All loan amount | 11.00% | 11.50% |
| 7 | Salary loan | Below 5 lakh | 13.50% | 14.00% |
| | Salary is deposited in our bank | Below 5lakh | 10.50% | 11.00% |
| 8 | Two security loan | Below 5 lakh | 14.00% | 15.00% |
| 9 | Education loan | Below 25 lakh | 8.75% | 9.75% |
| 10 | Gold loan | Total Loan Amount(7/12 Udyam aadhar,Priority Documents are Required) | Priority - 8.50% Non Priority - 9.50% | |
| 11 | Solar Panel (Below 5 lakh) | 10.50% | 11.00% | |
| 11 | FD OD Loan (SELF) | MARGIN 10% | 1% Higher than interest | |

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| | FD OD Loan (Third Party) | MARGIN 10% | rate on term deposits (0.50% extra for Credit Institutions) 1.25% Higher than interest rate on term deposits | |
| 12 | PIGMY DEPOSIT LOAN | MARGIN 10% | 6.00% | |
| 13 | T.O.D LOAN | | 3% Higher than the sanctioned interest rate on cash credit accounts | |
| 14 | Educational Center and Hospital Development | All Loan Amount | 11.50% | 12.50% |
| 15 | Godown Rent Discounting | Rent receipt must Deposited in our BANK | 12.00% | 13.00% |
| 16 | Medical and Petrol Pump Cash Credit loan | Below 25 lakh | 10.00% | 10.50% |