

Sr NO	Loan Scheme	Loan Amount	If CIBIL Score is 750 and above  Rate of Interest	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	<b>Vehicle loan</b>			
	Two wheeler loan	Below 4 lakh	8.50%	9.50%
	Three wheeler and Four wheeler loan	Below 20 lakh	8.75%	9.75%
	Three wheeler and Four wheeler loan	Above 20 lakh  (Collateral required)	9.50%	10.50%
	Commercial Vehicle loan (New/Old)	All loan amount  (Above 20 lakh Collateral required)	9.75%	10.75%
	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%  (Credit rating not Applicable)	12.00%  (Credit rating not Applicable)

	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	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%	9.25%
		Above 35 lakh	9.75%	10.25%
	House Repair	All loan amount	10.50%	11.00%
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	13.50%	14.00%
9	Education loan	Below 20 lakh	8.75%	9.00%
10	Gold loan	Total Loan Amount( 7/12 Udyam aadhar,Priority Documents are Required)	Priority - 8.50% Non Priority - 9.50%	
11	FD OD Loan (SELF)	MARGIN 10%	1% Higher than interest rate on term deposits (0.50% extra for Credit	

	FD OD Loan (Third Party)	MARGIN 10%	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	11.00%	11.50%
16	Medical and Petrol Pump Cash Credit loan	Below 25 lakh	10.00%	10.50%