

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 Small &Medium Business Cash Credit loan	Below 25 lakh	10.50%	11.00%
	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	8.25%	8.75%
	Three wheeler and Four wheeler loan	Below 20 lakh	8.50%	9.00%
	Three wheeler and Four wheeler loan	Above 20 lakh (Collateral required)	9.50%	10.00%
	Commercial Vehicle loan (New/Old)	All loan amount (Above 20 lakh Collateral required)	9.50%	10.00%
	Machinery Loan Movable Machinery (Excavator,Poke lane, Harvester, Rode Roller etc.)	Below 25lakh (Above 5 lakh Collateral required)	10.50%	11.00%
		Above 25lakh (Collateral required)	11.00%	11.50%
3	Builders and Developers loan	All loan amount	13.00%	13.50%
4	Mortgage loan	All loan amount	13.75%	14.00%

5	Agriculture loan	Below 25 lakh	11.50%	12.00%
		Above 25 lakh	11.75%	12.25%
6	Housing loan	Below 35 lakh	8.25%	8.50%
	House Repair	Above 35 lakh	9.50%	9.75%
		All loan amount	9.50%	10.00%
7	Salary loan			
		Below 5 lakh	13.00%	13.50%
	Salary is deposited in our bank	Below 5lakh	10.50%	11.00%
8	Two security loan	Below 5 lakh	13.00%	13.50%
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 - 9.00%
11	FD OD Loan (SELF)	MARGIN 10%	1% Higher than interest rate on term deposits (0.50% extra for Credit Institutions)	
	FD OD Loan (Third Party)	MARGIN 10%	1.25% Higher than interest rate on term deposits	
12	PIGMY DEPOSIT LOAN	MARGIN 10%	6.00%	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	10.75%	11.00%
15	Godown Rent Discounting	Rent receipt must Deposited in our BANK	10.00%	10.50%
16	Medical and Petrol Pump Cash Credit loan	Below 25 lakh	9.75%	10.00%