



**The Vishweshwar Sahakari Bank Ltd., Pune**  
Multistate Bank

**Loan Rate of Interest w.e.f. 01.11.2022 (Cir. No. 100 Dt. 31.10.2022)**

Sr. No.	Product	Rate of Interest (P.A.)
1	Agri. & Allied Agriculture	10.00%
2	Gold Loan without EMI	8.50%
3	Gold Loan with EMI	8.50%
4	CCTD/TLTD	FD Rate + 2.00% (Margin 10%)
	CCTD/TLTD Third Party	FD Rate + 3.00% (Margin 15%)
5	CCDS/TLDS (against LIC/NSC)	9.00%
6	MSME Term Loan	Loan Amt upto 25.00 lakh : from 9.50% to 12.50% *
		Loan Amt above 25.00 lakh : from 10.00% to 13.00% *
7	Secured Term Loan	Priority Sector : Loan Amt. upto 25.00 lakh : 10.50%
		Priority Sector : Loan Amt. above 25.00 lakh : from 11.00% to 14.00%*
		Non Priority Sector : from 11.00% to 14.00% *
8	Rent Discounting	<b>Existing Loan :</b>
		1) Where lessee is Bank/Ltd Co./MNC, then ROI : from 9.00% to 12.00% *
		2) For others : from 9.50% to 12.50% *
		<b>New Loan :</b>
		1) Where lessee is Bank/Ltd Co./MNC, then ROI : from 9.50% to 12.50% *
2) For others : from 10.00% to 13.00% *		
9	Renewable Energy	Loan Amt upto 25.00 Lakh : 8.50%
		Loan Amt above 25.00 Lakh: 9.50%
10	Builder Developer / Other Loan under CRE	14%
		(1% Rebate for regular repayment)
		(1% Rebate if collateral atleast 50% of loan amt. is offered)
11	Priority Housing Loan	<b>Existing &amp; New Loan :</b>
		Loan Amt. upto 25.00 Lakh: 8.00%
		Loan Amt. above 25.00 Lakh : 8.75%

Sr. No.	Product	Rate of Interest
12	Non Priority Housing Loan	<b>New Loans</b> : 10.50%
13	Housing Loan Top up Scheme	Existing Hsg. Loan Rate of Interest + 1%
14	Commercial Vehicle Loan	1) For Fresh Customer : New Vehicle : 10.00% Resale Vehicle : 11.00%
		2) If borrower is enjoying CC limit with our Bank & property is mortgaged for CC limit then : New Vehicle : 9.00% Resale Vehicle : 10.00%
		3) For purchasing 5 or more vehicles & if borrower is our Banks customer for last 5 years, then : New Vehicle : 7.50% Resale Vehicle : 8.50%
15	Individual use Vehicle Loan	<b>Existing Loan</b> :
		New Vehicle : 8.00% Resale Vehicle : 9.00%
		<b>New Loan</b> :
		New Vehicle : 8.00% Resale Vehicle : 9.50%
16	Education Loan Secured	For Boys : 9.50% For Girls : 9.00%
17	Education Loan Unsecured	10.50%
18	LAP - Term Loan	Priority Sector : from 11.00% to 14.00% *
		Non Priority Sector : from 11.50% to 14.50% *
19	Personal Loan	<b>Salaried</b> : 1) Salaried Employees (Employer Undertaking & PF deduction is must): 8.45% 2) Other Salaried Employees : 12.00%
		<b>Businessman</b> : 1) 3 years old customer, good repayment track, CIBIL Above 700 : 8.45% 2) All other cases : 13.00%
20	Group Finance	From 8.45% to 10% (As per Merit of Case)
21	Varkari Sampraday Sangh	9.00%

Sr. No.	Product	Rate of Interest
22	LAP - CC	Priority Sector : from 11.00% to 14.00% *
		Non Priority Sector : from 11.50% to 14.50% *
23	General Cash Credit	<b>Priority Sector :</b>
		Loan Amt. upto 25.00 lakh : from 10.00% to 13.00% *
		Loan amt. above 25.00 lakh : from 10.25% to 13.25% *
		<b>Non Priority Sector :</b>
		Loan Amt upto 25.00 lakh : from 10.25% to 13.25%*
	Loan Amt. above 25 lakh : from 10.75% to 13.75%*	
24	Professional Loan Scheme	8.45%
25	TL for Work Order Completion	<b>If borrower enjoying Cash Credit limit with our Bank :</b> 1) CC Rate of Interest +1.00% with mortgage 2) CC Rate of Interest +2.00% without mortgage <b>All Other Loan :</b> From 10.00% to 13.00%
26	WCDL	Existing Cash Credit Rate of Interest
27	Consortium Finance	Lead Bank ROI / ROI as per consortium meeting
28	Consortium Finance CC Renewal	ROI as per consortium meeting
29	Advance against Shares	10.50%

\* Terms & Conditions apply