



दि. 01.01.2024 पासुन नव्याने लागु झालेल्या कर्जाच्या व्याजदराचा (Floating ROI) तपशील पुढीलप्रमाणे
(Annexure I)

Sr. No	New GL Code	Loan Scheme	Details	%	Min %	Max %
1.	151 & 189	Agriculture Loans & All Activ. Agri Loans		10.00	-	-
2.	186 & 187	Gold Loans (With Emi & Without Emi)		8.50	-	-
3.	188 & 199	TL-TD / CC-TD	Own FD - Margin 10%	FD ROI+2	-	-
			Third Party FD - Margin 15%	FD ROI+3	-	-
4.	152	Loans Agst. Documentary Sec (TL-DS)		9.00	-	-
5.	195	Cash Credit Agst. Doc. Secu.(CC-DS) (LIC, NSC)		9.00	-	-
	195	Cash Credit Agst. Doc. Secu.(CC-DS) (Against Shares)		10.50		
6.	153	Loans To MSME*	Loan Upto 25.00 Lakh	-	9.50	12.50
			Loan Above 25.00 Lakh	-	10.50	13.50
7.	154 / 168	Loans To Builders / Developers		15.00	-	-
8.	157	Commercial Vehicle	New Vehicle	10.00		
			Resale Vehicle	11.00	-	-
9.	158	Individual use Vehicle Loan *	New Vehicle	-	8.00	11.00
			Resale Vehicle	10.00	-	-
10.	160 & 179	Educational Loan (Secured) & (Unsecured)	Boys	9.50	-	-
			Girls	9.00		
11.	161	Secured Loans - Others*	Upto 25 Lakh	-	9.50	12.50
			Above 25 Lakh	-	11.00	14.00
12.	161	Rent Discounting*	Leasee – Bank/ Ltd. Co / MNC	-	10.50	13.50
			For Others	-	11.00	14.00
13.	162	Priority Hsg Loan	Loan Amt Upto 25 Lakh	8.25	-	-
			Loan Amt Above 25 Lakh	9.25	-	-
14.	163	Non Priority Hsg Loan		11.00	-	-
15.	169	Housing Loan Top Up		Hsg ROI +1	-	-
16.	165	LAP – Term Loan *	Upto 25 Lakh	-	10.00	13.00
			Above 25 Lakh		11.00	14.00

P.T.O.

मुख्य कार्यालय Head Office

471/472, मार्केट यार्ड, Market Yard, गुलटेकडी, Gultekdi, पुणे Pune 411 037

फोन क्र. Phone No. : 2426 1755 / 2426 2745



दि विश्वेश्वर सहकारी बँक लि., पुणे
The Vishweshwar Sahakari Bank Ltd., Pune
मल्टिस्टेट बँक
Multistate Bank

Sr. No	New GL Code	Loan Scheme	Details	%	Min %	Max %	
17.	167	Renewable Energy Loans	Upto 25 Lakh	8.50	-	-	
			Above 25 Lakh	10.50	-	-	
18.	170	Harvesting & Transport (H&T)		10.00	-	-	
19.	171	Professional Personal Loan		8.45	-	-	
20.	172	<u>Unsecured Loans -</u>					
		a) Salaried - Employer Undertaking (PF Deduction is Must)		8.45			
		b) Salaried - No Employer Undertaking		12.00			
		c) Businessman - 3 Year Old, CIBIL 700 <		8.45			
		d) Businessman - Other		13.00			
		e) Without Salary Slip / ITR Loan Upto 2.50 Lakh Refer Cir. No. 107 Dt. 31.10.2023		12.00			
21.	181	Group Finance (Unsecured)		-	8.45	10.00	
22.	183	Varkari Sampraday Sangh		9.00	-	-	
23.	185	Pandharpur Business Unsecured Loan		10.00	-	-	
24.	193	Cash Credit-Unsecured		10.00	-	-	
25.	194	Cash Credit - General Hypothecation*	Upto 25 Lakh		10.00	13.00	
			Above 25 Lakh		-	11.00	14.00
26.	197	Lap CC*	Upto 25 Lakh		-	10.50	13.50
			Above 25 Lakh		-	11.50	14.50
27.	198	Salary Cash Credit		-	9.00	10.00	
28.	153/161	TL For Work Order Completion*	Existing CC Borrower	CC ROI + 2	-	-	
			New Borrower		-	11.00	14.00
29.	168/161	WCDL		As per CC ROI	-	-	
30.		Consortium Finance - CC & TL	Lead Bank Roi / Roi As Per Consortium Meeting	-	9.50	As Per Consortium	

* Credit rating applicable