

Revised Rate of Interest wef 01.05.2024

Sr. No.	Loan Type	Proposed ROI	Remark
1	Gold Loan	8.50%	--
2	Housing Loan	Priority Sector 8.75% Non Priority Sector 12.00%	--
3	Personal use Vehicle	New Vehicle upto 25 lac - 8.50% New Vehicle Above 25 Lakh - 9% Resale Vehicle - 10.00%	--
4	Commercial Vehicle	New Vehicle - 10.00% Resale Vehicle - 11.00%	--
5	Personal Loan	Salaried Employee - 10% Businessmen - 12%	--
6	Group Loan	Employer undertaking or Salary SB account with VSBL – 9.50%	--
7	Education	Priority Sector - 9.50% Non Priority Sector - 10.50%	--
8	TLDS / CCDS Paper Security	9.50%	--
9	Loan Against Shares	10.50%	--
10	Harvesting & Transport	10.00%	--
11	TL-TD & CC-TD	FDR ROI + 2% (Own & Third Party Deposit) GM & CEO Jointly has authority to approve concession upto 1%	--
12	Proposal Under CRE	15.00%	--
13	Renewable Energy / Solar	upto 25.00 Lakh (Priority & Non Priority) - 8.50% above 25.00 Lakh & Priority - 9.50% above 25.00 Lakh & Non Priority - 10.50%	--
14	Housing Top Up Loan	Housing Loan ROI + 1%	--

P.T.O.

15	<u>Term Loan & CC</u> Loans upto 25.00 Lakh	Priority & Non Priority - 9.50%	--
16	<u>Term Loan :</u> Loans above 25.00 Lakh & under Priority Sector	25 lac to 1 Cr. 10.00% 1 Cr to 3 Cr 11.00 % Above 3 Cr 12.00 %	--
	Loans above 25.00 Lakh under Non Priority Sector	25.01 lac to 1 Cr. 11.00% 1.01 Cr to 3 Cr 12.00 % Above 3 Cr 13.00 %	--
17	<u>Cash Credit :</u> Above Loans 25.00 to 100.00 Lakh & under Priority Sector	10.00% to 12.00%	Rating Applicable
	above 100.00 Lakh & under Priority Sector	11.00% to 13.00%	Rating Applicable
	Loans above 25.00 Lakh under Non Priority Sector	11.50% to 13.50%	Rating Applicable
18	EOD / Short Term Loans for completion of work order	EOD : CC ROI + 3% extra Work order : CC ROI + 2% extra	--
19	Rent Discounting	Bank, Ltd co , MNC's - 9.50% Others – 10.50%	--
20	Consortium Finance :		
	If our Bank will be Lead Bank	As above ROI will be applicable as per loan type.	--
	If other Bank will be lead Bank	As per lead bank ROI Min 9.50%	--
