



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

New Loan Rate of interest for New loan Sanctioned / Loan to be disbursed from
01.04.2025

Sr No	Type Of Loan	Criteria	Rate Of Interest
1	TL TD & CC TD	Own Deposit & Third Party Deposit	FDR ROI + 2
2	TL DS & CC DS	Paper Security	10.00
3	Loans against Shares	Maximum 10 Lakh Per case	11.00
4	Gold Loan	EMI & without EMI	9.00
5	Housing Loan and Housing Take over & Top up	Priority	8.75
		Non PSL Up to 65 Lakh	9.50
		Non PSL Above 65 Lakh	12.00
6	Housing Loan Top Up	Priority & Non Priority	Hsg ROI + 1
7	Vehicle Loan (Personal Use)	New Vehicle up to 30 Lakh	9.00 to 11.00
		New Vehicle above 30 Lakh	9.50 to 11.50
		Resale Vehicle	11.00 to 13.00
8	Vehicle Loan (Commercial Use)	New Vehicle	10.50 to 12.50
		Resale Vehicle	12.00 to 14.00
9	Personal Loan	Salaried Employees, Businessmen Maximum 5 Lakh per case	12.00
10	Group Loan	Employer undertaking or Salary Account with VSBL Maximum 5 Lakh per case	10.00
11	Education Loan	Up to 25 Lakh - Girls	9.50
		Up to 25 Lakh - Boys	9.75
		Non Priority	11.00
12	Harvesting & Transport	Maximum 5 Lakh per case	11.00
13	Proposal Under CRE	All loan proposals	15.00

मुख्य कार्यालय Head Office

471/472, मार्केट यार्ड, गुलटेकडी, गुलटेकडी, पुणे Pune 411 037

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

Sr No	Type Of Loan	Criteria	Rate Of Interest
14	Renewable Energy / Solar System	Domestic Up to 10 Lakh	9.00
		Priority up to 65 Lakh	10.00
		Priority Above 65 Lakh	11.00
15	Term Loan & CC <u>Priority and Non Priority</u>	Loan Up to 65 Lakh	10.00 to 12.00
16	Term Loan : Above 65 Lakh under <u>Priority</u>	Loan Above 65 lakh to 100 Lakh	11.00 to 13.00
		Loan Above 100 lakh to 300 Lakh	12.00 to 14.00
		Loan above 300 lakh	13.00 to 15.00
	Term Loan : Above 65 Lakh under <u>Non Priority</u>	Loan Above 65 lakh to 100 Lakh	12.00 to 14.00
		Loan Above 100 lakh to 300 Lakh	13.00 to 15.00
		Loan above 300 lakh	14.00 to 16.00
17	Cash Credit Under <u>Priority</u>	Loan Above 65 lakh to 100 Lakh	11.00 to 13.00
		Loan above 100 lakh	12.00 to 14.00
	Cash Credit Under <u>Non Priority</u>	Loan Above 65 Lakh	12.50 to 14.50
18	EOD	EOD	CC ROI + 3
19	Work Order	Short Term Loan for Work Order	11.00 to 13.00
20	Rent Discounting	Bank, Ltd Co, MNC's	10.00
		Other's	11.50
21	Consortium Finance	If our bank is / will be Lead Bank	As above ROI will be applicable as per loan type
		If other bank is / will be Lead Bank	As per Lead Bank or Minimum 10.00
22	Vishwsheshwar Varkari Sampraday Paik Sangh	All loan proposals	9.00
23	Vishweshwar Pandharpur Business (Unsecured)	All loan proposals Maximum 0.60 Lakh per case	10.00
24	Salary Cash Credit	All loan proposals	12.00

* For priority loan under weaker category 0.25% p.a. concession in ROI will applicable (except TL-TD, CC-TD, TL-DS, CC-DS, Gold Loan, Education Loan, against shares loan)

* Penal charges will be applicable @ 2% on overdue amount at Monthly basis.