



Priority Sector	Limit	Rate of Interest
i. a. Housing Loan for construction	-	8.90%
b. Housing Loan for repairs/Renovation	-	8.90
ii. Micro Finance Mudra Loan/ Small Business Loan daily recovery collection through Business Promoters.	-	16%
iii. Micro Finance Mudra Loan/ Small Business Loan directly By the Bank	-	14%
iv. Agriculture & allied Loan	-	12%
v. RTO, PSEP, SBE/RTA/ SSI and other priority sector.	-	12.50%
vi. Self Help Group, Direct Finance	-	12.50%
vii. SHG through NGO	-	16% on sharing commission for recovery with NGO
viii. Education Loan	-	12%
ix. Loan to weaker Section under priority Sector	-	11%

Non Priority Sector	Limit	Rate of Interest
i. Consumer Durable and Personal loan	-	12.50%
ii. Overdraft against security of mortgage of Land & Building.	-	12.50%
iii. SME including Hotel Nursing Home / Hospital.	-	12.50%
iv. Car Loan	-	9%
v. Other Non Priority Sector	-	12.50%
vi. Staff Loan	-	10%
a. Two wheeler Loan	-	
b. Vehicle Loan(New)	-	9%
c. Vehicle Loan(Old)	-	9%
d. Special Medical Loan	-	8%
e. Housing both new Construction /repairs.	-	8.25% 8.25%
f. Consumer / personal loan	-	11%
i) Loan against Deposit	Upto Rs.25.00 lakh	1.50% more than Deposit rate.
	Above Rs.25.00	1% more than Deposit

	lakh to Rs.75.00 lakh	rate.
	Above Rs.75.00 Lakh	0.75% more than Deposit rate.
h. Loan against Daily Deposit	On deposit amount with margin	8.50%
i. Loan against LIC/NSC/KVP	Maximum 95% of Present Value	12.50%

*****Rate of interest w.e.f. 01.07.2022**