



Rate of Interest Loan

Priority Sector	Limit	Rate of Interest
i. a. Housing Loan for Construction	Rs.50.00 Lakh	9.50%
b. Housing Loan for Repairs/Renovation	Rs.5.00 Lakh	9.50%
ii. Micro Finance, Mudra Loan/Small Business Loan daily recovery	Rs.5.00 Lakh	16%
iii. Agriculture & allied Loan	As per exposure norms	12.50%
iv. RTO, PSEP, SBE/RTA/SSI and other priority sector	As per exposure norms	12.50%
v. Self Help Group, Direct Finance	4 Times of SHG corpus or Minimum Rs.25,000.00	12.50%
vi. SHG through NGO	4 Times of SHG corpus or Minimum Rs.25,000.00	15% on sharing commission for recovery with NGO
vii. Education Loan	For studying in India Maximum Rs.5.00 Lakh for studying abroad Maximum Rs.10 Lakh	12%
Non Priority Sector	Limit	Rate of Interest
i. a. Consumer Durable and Personal Loan	Rs.3.00 Lakh	14%
b. Personal Loan to Share Holders.	Rs.3.00 Lakh	15%
ii. Overdraft against security of mortgage of Land and Building.	As per exposure norms	12.50%
iii. SME including Hotel Nursing Home/Hospital.	As per exposure norms	12.50%
iv. Car Loan	Rs.12.00 Lakh	9%
v. Other Non-Priority Sector	Rs.5.00 Lakh	12.50%
vi. Staff Loan	Rs.1.75 Lakh	10%
a. Two Wheeler Loan		
b. Vehicle Loan New	Rs.5.00 Lakh	9%
c. Vehicle Loan Old	Rs.2.75 Lakh	10%
d. Special Medical Loan	Rs.1.00 Lakh	8%
e. Housing both New Construction/Repairs	Rs.25.00 Lakhs Rs.5.00 Lakhs(Renovation)	8.50% 8.50%
f. Consumer/Personal Loan	Rs.2.00 Lakhs	12%
g. Loan against Deposit	Upto Rs.10.00 Lakh	1.50 % more than deposit rate
	Above Rs.10.00 Lakh to Rs.75.00 Lakh	1% more than deposit 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	Maximum 95% of present Value	12%