

**Rate of interest on Loans & Advances**

<b>Interest rates</b>	<b>ROI</b>
<b>Mortgage Loan</b>	
Housing Loans up to Rs.50 lakhs	9.75%
Housing Loans Above 50 lakhs and up to the maximum limit of housing loan exposure	9.25%
Staff Housing Loan	7.50%
Commercial building purchase and construction up to Rs.75 lakh	11.25%
Commercial building purchase and construction Rs.75 lakh and above	10.75%
Secured Cash Credit up to 40 lakh	11.50%
Secured Cash Credit Rs.40 and up to 75 lakh	11.00%
Secured Cash Credit Rs. 75 lakh and above	10.25%
Special Secured Term Loan up to Rs.50 lakh- Housing	10.25%
Special Secured Term Loan Rs.50 lakh and up to Rs.75 lakh- Housing	10.75%
Secured Term Loan Rs.50 lakh	12.25%
Secured Term Loan Rs 50 lakh and up to Rs 75 lakh	11.75%
Secured Ter Loan Rs 75 lakh and above	9.75%
<b>Hypothecation Loan (Vehicle)</b>	
Car Loan	9.75%
Car Loans (Used)	12.00%
Special Car Loan Scheme (Up to 21-04-2024)	9.00%
Special Commercial Vehicle	10.35%
New Commercial Vehicles	12.50%
Bus / Van for School & College	11.50%
Commercials Vehicles (Used)	12.25%
Two Wheeler Vehicle Loan	11.25%
Any Vehicle Loan- Rs.75 lakh & above	9.50%
<b>Hypothecation Loan (Machinery)</b>	
Plant & Machinery Loans	9.75%
<b>Short Term Loans</b>	
NSC / KVP / LIC Policy	11.75%
Gold Loan	10.50%
Pigmy Deposit Loan	10.75%
<b>Unsecured Term Loan</b>	
Staff Loan	8.00%
Salary Loan (Salary accounts maintained with our bank)	14.75%
Un Secured Cash Credit	16.25%
Unsecured Term Loan	16.10%
Joint Group Liability Loan	18.50%