

Interest Rates on Advances With Effective From 13-04-2024

A. For Individual Borrower availing Term Loan

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 7 Years	
Housing Loan	9.50%	BR+ 1.50% to BR + 3.50%
Hire Purchase	12.50%	BR+ 1.50% to BR + 3.50%
Vehicle Loan	11.99%	BR+ 1.50% to BR + 3.50%
Education Loan	11.99%	BR+ 1.50% to BR + 3.50%
Flexi Loan	11.99%	BR+ 1.50% to BR + 3.50%
Professional Loan	11.99%	BR+ 1.50% to BR + 3.50%
Future Lease Loan	12.99%	BR+ 1.50% to BR + 3.50%
Retail Space Loan	11.99%	BR+ 1.50% to BR + 3.50%
Loan against consumable goods	12.99%	BR+ 1.50% to BR + 3.50%
Loan against Pension	11.99%	BR+ 1.50% to BR + 3.50%
Advance against Life Insurance Policy	11.99%	BR+ 1.50% to BR + 3.50%
Agro Loan	11.99%	BR+ 1.50% to BR + 3.50%
Deprived Sector	11.99%	BR+ 1.50% to BR + 3.50%

B. For SME Loans

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 5 Years	
WC-CC/ STL/ DL/ TR		BR+ 1.00% to BR + 3.00%
Term Loans	11.99%	BR+ 1.00% to BR + 3.00%
Margin Lending/ Share Loan		BR+ 1.00% to BR + 3.00%
Deprived Sector	11.99%	BR+ 1.00% to BR + 3.00%
USD denominated FCY loan		BR+ 1.00% to BR + 3.00%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate however not below Base Rate	

C. For Corporate Loans

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 5 Years	
WC-CC/ STL/ DL/ TR		BR+ 0.50% to BR + 2.50%
Term Loans	11.99%	BR+ 1.00% to BR + 3.00%
Margin Lending/Share Loan		BR+ 0.50% to BR + 2.50%
Deprived Sector (Others/Institutional)	11.99%	BR+ 0.50% to BR + 2.50%
USD denominated FCY loan		BR+ 0.50% to BR + 2.50%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate however not below Base Rate	

Credit Facilities	Floating Interest Band
Short term Demand Loan	BR + up to 2.00%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

• **Notes:**

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.
- The variance on interest rate between same nature loans shall not be greater than that is prescribed by regulator.

Re: Interest Rates on Advances with effective from 17-12-2023

A. For Individual Borrower availing Term Loan

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 7 Years	
Housing Loan (up to 2 cr.)	10.99%	BR+ 1.50% to BR + 3.50%
Housing Loan (above 2 cr.)	11.99%	BR+ 1.50% to BR + 3.50%
Hire Purchase	12.50%	BR+ 1.50% to BR + 3.50%
Vehicle Loan	11.99%	BR+ 1.50% to BR + 3.50%
Education Loan	11.99%	BR+ 1.50% to BR + 3.50%
Flexi Loan	11.99%	BR+ 1.50% to BR + 3.50%
Professional Loan	11.99%	BR+ 1.50% to BR + 3.50%
Future Lease Loan	12.99%	BR+ 1.50% to BR + 3.50%
Retail Space Loan	11.99%	BR+ 1.50% to BR + 3.50%
Loan against consumable goods	12.99%	BR+ 1.50% to BR + 3.50%
Loan against Pension	11.99%	BR+ 1.50% to BR + 3.50%
Advance against Life Insurance Policy	11.99%	BR+ 1.50% to BR + 3.50%
Agro Loan	11.99%	BR+ 1.50% to BR + 3.50%
Deprived Sector	11.99%	BR+ 1.50% to BR + 3.50%

B. For SME Loans

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 5 Years	
WC-CC/ STL/ DL/ TR		BR+ 1.00% to BR + 3.00%
Term Loans	11.99%	BR+ 1.00% to BR + 3.00%
Margin Lending/ Share Loan		BR+ 1.00% to BR + 3.00%
Deprived Sector	11.99%	BR+ 1.00% to BR + 3.00%
USD denominated FCY loan		BR+ 1.00% to BR + 3.00%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate however not below Base Rate	

C. For Corporate Loans

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 5 Years	
WC-CC/ STL/ DL/ TR		BR+ 0.50% to BR + 2.50%
Term Loans	11.99%	BR+ 1.00% to BR + 3.00%
Margin Lending/Share Loan		BR+ 0.50% to BR + 2.50%
Deprived Sector (Others/Institutional)	11.99%	BR+ 0.50% to BR + 2.50%
USD denominated FCY loan		BR+ 0.50% to BR + 2.50%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate however not below Base Rate	

Credit Facilities	Floating Interest Band
Short term Demand Loan	BR + up to 2.00%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.
- **The variance on interest rate between same nature loans shall not be greater than that is prescribe in NRB circular 03/080/81 dated 18-06-2080 BS.**

Interest Rates on Advances effective from 17-11-2023

A. For Individual Borrower availing Term Loan

CREDIT FACILITIES	Fixed Interest Rate			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment up to 7 Years	Repayment up to 10 Years	Repayment period above 10 Years	
Housing Loan (up to 1 cr.)	12.50%	13.50%	14.50%	Base Rate + up to 3.50%
Housing Loan (above 1 cr.)	13.00%	14.00%	14.75%	Base Rate + up to 3.50%
Hire Purchase	13.00%	14.00%		Base Rate + up to 3.50%
Vehicle Loan	13.00%	14.00%		Base Rate + up to 3.50%
Education Loan	13.00%	14.00%		Base Rate + up to 3.50%
Flexi Loan	14.50%	14.75%		Base Rate + up to 3.50%
Professional Loan	13.00%	14.00%		Base Rate + up to 3.50%
Future Lease Loan	13.00%	14.00%		Base Rate + up to 3.50%
Retail Space Loan	13.00%	14.00%		Base Rate + up to 3.50%
Loan against consumable goods	13.00%	14.00%		Base Rate + up to 3.50%
Loan against Pension	12.50%	13.50%		Base Rate + up to 3.50%
Advance against Life Insurance Policy	13.00%	14.00%		Base Rate + up to 3.50%
Agro Loan	12.50%	13.50%		Base Rate + up to 3.50%
Deprived Sector	13.00%	14.00%		Base Rate + up to 3.50%

B. For Others:

CREDIT FACILITIES	Fixed Interest rates (In %)			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment Period			
	Up to 5 Years	Up to 10 Years	Above 10 years	
WC-CC/ STL/ DL/ TR				Base Rate + up to 3.50%
Term Loan	12.50%	13.50%	14.50%	Base Rate + up to 3.50%
Hire Purchase	13.00%	14.00%	14.50%	Base Rate + up to 3.50%
Vehicle Loan	13.00%	14.00%	14.50%	Base Rate + up to 3.50%
Flexi Loan-TL	13.00%	14.00%	14.50%	Base Rate + up to 3.50%
Flexi Loan-Overdraft (below Rs. 50 Lacs)				Base Rate + up to 3.50%
Flexi Loan-Overdraft (Rs. 50 Lacs and above)				Base Rate + up to 3.50%
Margin Lending				Base Rate + up to 3.50%
USD denominated FCY loan				Base Rate + up to 3.50%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate however not below Base Rate			
Deprived Sector (Others)	12.50%	13.50%	14.50%	Base Rate + up to 3.50%
Future Lease Loan	12.50%	13.50%	14.50%	Base Rate + up to 3.50%
Retail Space Loan	12.50%	13.50%	14.50%	Base Rate + up to 3.50%
Agro Loan	12.50%	13.50%	14.50%	Base Rate + up to 3.50%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.
- **The difference of interest rates shall not be more than 2 % in the same nature loans.**

Interest Rates on Advances effective from 18-10-2023

A. For Individual Borrower availing Term Loan

CREDIT FACILITIES	Fixed Interest Rate			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment up to 7 Years	Repayment up to 10 Years	Repayment period above 10 Years	
Housing Loan (up to 1 cr.)	12.50%	13.50%	14.50%	Base Rate + up to 4.00%
Housing Loan (above 1 cr.)	13.00%	14.00%	14.75%	Base Rate + up to 4.00%
Hire Purchase	13.00%	14.00%		Base Rate + up to 4.00%
Vehicle Loan	13.00%	14.00%		Base Rate + up to 4.00%
Education Loan	13.00%	14.00%		Base Rate + up to 4.00%
Flexi Loan	14.50%	14.75%		Base Rate + up to 4.00%
Professional Loan	13.00%	14.00%		Base Rate + up to 4.00%
Future Lease Loan	13.00%	14.00%		Base Rate + up to 4.00%
Retail Space Loan	13.00%	14.00%		Base Rate + up to 4.00%
Loan against consumable goods	13.00%	14.00%		Base Rate + up to 4.00%
Loan against Pension	12.50%	13.50%		Base Rate + up to 4.00%
Advance against Life Insurance Policy	13.00%	14.00%		Base Rate + up to 4.00%
Agro Loan	12.50%	13.50%		Base Rate + up to 4.00%
Deprived Sector	13.00%	14.00%		Base Rate + up to 4.00%

B. For Others:

CREDIT FACILITIES	Fixed Interest rates (In %)			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment Period			
	Up to 5 Years	Up to 10 Years	Above 10 years	
WC-CC/ STL/ DL/ TR				Base Rate + up to 4.00%
Term Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.00%
Hire Purchase	13.00%	14.00%	14.50%	Base Rate + up to 4.00%
Vehicle Loan	13.00%	14.00%	14.50%	Base Rate + up to 4.00%
Flexi Loan-TL	13.00%	14.00%	14.50%	Base Rate + up to 4.00%
Flexi Loan-Overdraft (below Rs. 50 Lacs)				Base Rate + up to 4.00%
Flexi Loan-Overdraft (Rs. 50 Lacs and above)				Base Rate + up to 4.00%
Margin Lending				Base Rate + up to 4.00%
USD denominated FCY loan				Base Rate + up to 4.00%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon rate however not below Base Rate			
Deprived Sector (Others)	12.50%	13.50%	14.50%	Base Rate + up to 4.00%
Future Lease Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.00%
Retail Space Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.00%
Agro Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.00%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.
- **The difference of interest rates shall not be more than 2 % in the same nature loans.**

Interest Rates on Advances effective from 15-03-2023

A. For Individual Borrower availing Term Loan

CREDIT FACILITIES	Fixed Interest Rate			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment up to 7 Years	Repayment up to 10 Years	Repayment period above 10 Years	
Housing Loan (up to 1 cr.)	12.50%	13.50%	14.50%	Base Rate + up to 4.50%
Housing Loan (above 1 cr.)	13.00%	14.00%	14.75%	Base Rate + up to 4.50%
Hire Purchase	13.00%	14.00%		Base Rate + up to 4.50%
Vehicle Loan	13.00%	14.00%		Base Rate + up to 4.50%
Education Loan	13.00%	14.00%		Base Rate + up to 4.50%
Flexi Loan	14.50%	14.75%		Base Rate + up to 4.50%
Professional Loan	13.00%	14.00%		Base Rate + up to 4.50%
Future Lease Loan	13.00%	14.00%		Base Rate + up to 4.50%
Retail Space Loan	13.00%	14.00%		Base Rate + up to 4.50%
Loan against consumable goods	13.00%	14.00%		Base Rate + up to 4.50%
Loan against Pension	12.50%	13.50%		Base Rate + up to 4.50%
Advance against Life Insurance Policy	13.00%	14.00%		Base Rate + up to 4.50%
Agro Loan	12.50%	13.50%		Base Rate + up to 4.50%
Deprived Sector	13.00%	14.00%		Base Rate + up to 4.50%

B. For Others:

CREDIT FACILITIES	Fixed Interest rates (In %)			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment Period			
	Up to 5 Years	Up to 10 Years	Above 10 years	
WC-CC/ STL/ DL/ TR				Base Rate + up to 4.50%
Term Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.50%
Hire Purchase	13.00%	14.00%	14.50%	Base Rate + up to 4.50%
Vehicle Loan	13.00%	14.00%	14.50%	Base Rate + up to 4.50%
Flexi Loan-TL	13.00%	14.00%	14.50%	Base Rate + up to 4.50%
Flexi Loan-Overdraft				Base Rate + up to 4.50%
Margin Lending				Base Rate + up to 4.50%
USD denominated FCY loan				Base Rate + up to 4.50%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 3% above coupon rate			
Deprived Sector (Others)	12.50%	13.50%	14.50%	Base Rate + up to 4.50%
Future Lease Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.50%
Retail Space Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.50%
Agro Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.50%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.

Re: Interest Rates on Advances with effective from 13-02-2023

A. For Individual Borrower availing Term Loan

CREDIT FACILITIES	Repayment			FLOATING INTEREST BAND (if opted by the borrower)
	upto 7 Years	upto 10 Years	Repayment period above 10 Years	
Housing Loan (upto 1 cr.)	13.50%	14.50%	15.50%	Base Rate + up to 5.00%
Housing Loan (above 1 cr.)	14.00%	15.00%	16.00%	Base Rate + up to 5.00%
Hire Purchase	14.00%	15.00%		Base Rate + up to 5.00%
Vehicle Loan	14.00%	15.00%		Base Rate + up to 5.00%
Education Loan	14.00%	15.00%		Base Rate + up to 5.00%
Flexi Loan	15.50%	16.00%		Base Rate + up to 5.00%
Professional Loan	14.00%	15.00%		Base Rate + up to 5.00%
Future Lease Loan	14.00%	15.00%		Base Rate + up to 5.00%
Retail Space Loan	14.00%	15.00%		Base Rate + up to 5.00%
Loan against consumable goods	14.00%	15.00%		Base Rate + up to 5.00%
Loan against Pension	13.50%	14.50%		Base Rate + up to 5.00%
Advance against Life Insurance Policy	14.00%	15.00%		Base Rate + up to 5.00%
Agro Loan	13.50%	14.50%		Base Rate + up to 5.00%
Deprived Sector	14.00%	15.00%		Base Rate + up to 5.00%

B. For Others:

CREDIT FACILITIES	Fixed Interest rates (In %)			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment Period			
	Upto 5 Years	Upto 10 Years	Above 10 years	
WC-OD/ STL/ DL/ TR				Base Rate + up to 5.00%
Term Loan	13.50%	14.50%	15.50%	Base Rate + up to 5.00%
Hire Purchase	14.00%	15.00%	16.00%	Base Rate + up to 5.00%
Vehicle Loan	14.00%	15.00%	16.00%	Base Rate + up to 5.00%
Flexi Loan-TL	14.00%	15.00%	16.00%	Base Rate + up to 5.00%
Flexi Loan-Overdraft (below Rs. 50 Lacs)				Base Rate + up to 5.00%
Flexi Loan-Overdraft (Rs. 50 Lacs and above)				Base Rate + up to 5.00%
Margin Lending				Base Rate + up to 5.00%
USD denominated FCY loan				Base Rate + up to 5.00%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Upto 3% above coupon rate			
Deprived Sector (Others)	13.50%	14.50%	15.50%	Base Rate + up to 5.00%
Future Lease Loan	13.50%	14.50%	15.50%	Base Rate + up to 5.00%
Retail Space Loan	13.50%	14.50%	15.50%	Base Rate + up to 5.00%
Agro Loan	13.50%	14.50%	15.50%	Base Rate + up to 5.00%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.

Re: Interest Rates on Advances with effective from 17-11-2022

A. For Individual Borrower availing Term Loan

A. For Individual Borrower availing Term Loan				
CREDIT FACILITIES	Fixed Interest Rate (In %)			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment upto 7 Years	Repayment upto 10 Years	Repayment period above 10 Years	
Housing Loan (upto 1 cr.)	13.50%	14.50%	15.50%	Base Rate + up to 6.00%
Housing Loan (above 1 cr.)	14.00%	15.00%	16.00%	Base Rate + up to 6.00%
Hire Purchase	14.00%	15.00%		Base Rate + up to 6.00%
Vehicle Loan	14.00%	15.00%		Base Rate + up to 6.00%
Education Loan	14.00%	15.00%		Base Rate + up to 6.00%
Flexi Loan	15.50%	16.00%		Base Rate + up to 6.00%
Professional Loan	14.00%	15.00%		Base Rate + up to 6.00%
Future Lease Loan	14.00%	15.00%		Base Rate + up to 6.00%
Retail Space Loan	14.00%	15.00%		Base Rate + up to 6.00%
Loan against consumable goods	14.00%	15.00%		Base Rate + up to 6.00%
Loan against Pension	13.50%	14.50%		Base Rate + up to 6.00%
Advance against Life Insurance Policy	14.00%	15.00%		Base Rate + up to 6.00%
Agro Loan	13.50%	14.50%		Base Rate + up to 6.00%
Deprived Sector	14.00%	15.00%		Base Rate + up to 6.00%

B. For Others:

CREDIT FACILITIES	Fixed Interest rates (In %)			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment Period			
	Upto 5 Years	Upto 10 Years	Above 10 years	
WC-OD/ STL/ DL/ TR				Base Rate + up to 6.00%
Term Loan	13.50%	14.50%	15.50%	Base Rate + up to 6.00%
Hire Purchase	14.00%	15.00%	16.00%	Base Rate + up to 6.00%
Vehicle Loan	14.00%	15.00%	16.00%	Base Rate + up to 6.00%
Flexi Loan-TL	14.00%	15.00%	16.00%	Base Rate + up to 6.00%
Flexi Loan-Overdraft (below Rs. 50 Lacs)				Base Rate + up to 6.00%
Flexi Loan-Overdraft (Rs. 50 Lacs and above)				Base Rate + up to 6.00%
Margin Lending				Base Rate + up to 6.00%
USD denominated FCY loan				Base Rate + up to 6.00%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Upto 3% above coupon rate			
Deprived Sector (Others)	13.50%	14.50%	15.50%	Base Rate + up to 6.00%
Future Lease Loan	13.50%	14.50%	15.50%	Base Rate + up to 6.00%
Retail Space Loan	13.50%	14.50%	15.50%	Base Rate + up to 6.00%
Agro Loan	13.50%	14.50%	15.50%	Base Rate + up to 6.00%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.

Re: Interest Rates on Advances with effective from 17-08-2022

A. For Individual Borrower availing Term Loan (Repayment Period above 1 year)

CREDIT FACILITIES	Fixed Interest rates (In %)			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment upto 7 Years	Repayment upto 10 Years	Repayment period above 10 Years	
Housing Loan (upto 1 cr.)	13.33%	13.33%	14.33%	Base Rate + up to 7.00%
Housing Loan (above 1 cr.)	12.83%	13.83%	14.83%	Base Rate + up to 7.00%
Hire Purchase	12.83%	13.83%	-	Base Rate + up to 7.00%
Vehicle Loan	12.83%	13.83%	-	Base Rate + up to 7.00%
Education Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Flexi Loan	14.33%	15.33%	-	Base Rate + up to 7.00%
Professional Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Future Lease Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Retail Space Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Loan against consumable goods	13.08%	14.08%	-	Base Rate + up to 7.00%
Loan against Pension	12.58%	13.58%	-	Base Rate + up to 7.00%
Advance against Life Insurance Policy	13.08%	14.08%	-	Base Rate + up to 7.00%
Agro Loan	12.33%	13.33%	-	Base Rate + up to 7.00%
Deprived Sector	13.08%	14.08%	-	Base Rate + up to 7.00%

B. For Others:

CREDIT FACILITIES	Fixed Interest rates (In %)			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment Period			
	Upto 5 Years	Upto 10 Years	Above 10 years	
WC-OD/ STL/ DL/ TR				Base Rate + up to 7.00%
Term Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Hire Purchase	13.00%	14.00%	15.00%	Base Rate + up to 7.00%
Vehicle Loan	13.00%	14.00%	15.00%	Base Rate + up to 7.00%
Flexi Loan-TL	13.00%	14.00%	15.00%	Base Rate + up to 7.00%
Flexi Loan-Overdraft (below Rs. 50 Lacs)				Base Rate + up to 7.00%
Flexi Loan-Overdraft (Rs. 50 Lacs and above)				Base Rate + up to 7.00%
Margin Lending				Base Rate + up to 7.00%
USD denominated FCY loan				Base Rate + up to 7.00%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Upto 3% above coupon rate			
Deprived Sector (MFI & NBFC)	12.00%	13.00%	14.00%	Base Rate + up to 7.00%
Deprived Sector (Others)	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Future Lease Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Retail Space Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Agro Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.
- Penal interest of 2.00% shall be charged where audited financial statements are not submitted before Magh End of following financials year by those borrowers whose pricing is linked with Risk Rating.

Interest Rates on Advances effective from 13-02-2022

A. For Individual Borrower availing Term Loan

CREDIT FACILITIES	Fixed Interest rates (In %)			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment upto 7 Years	Repayment upto 10 Years	Repayment period above 10 Years	
Housing Loan (upto 1 cr.)	12.33%	13.33%	14.33%	Base Rate + up to 7.00%
Housing Loan (above 1 cr.)	12.83%	13.83%	14.83%	Base Rate + up to 7.00%
Hire Purchase	12.83%	13.83%	-	Base Rate + up to 7.00%
Vehicle Loan	12.83%	13.83%	-	Base Rate + up to 7.00%
Education Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Flexi Loan	14.33%	15.33%	-	Base Rate + up to 7.00%
Professional Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Future Lease Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Retail Space Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Loan against consumable goods	13.08%	14.08%	-	Base Rate + up to 7.00%
Loan against Pension	12.58%	13.58%	-	Base Rate + up to 7.00%
Advance against Life Insurance Policy	13.08%	14.08%	-	Base Rate + up to 7.00%
Agro Loan	12.33%	13.33%	-	Base Rate + up to 7.00%
Deprived Sector	13.08%	14.08%	-	Base Rate + up to 7.00%

B. For Others

CREDIT FACILITIES	Fixed Interest rates (In %)			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment Period			
	Upto 5 Years	Upto 10 Years	Above 10 years	
WC-OD/ STL/ DL/ TR				Base Rate + up to 7.00%
Term Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Hire Purchase	13.00%	14.00%	15.00%	Base Rate + up to 7.00%
Vehicle Loan	13.00%	14.00%	15.00%	Base Rate + up to 7.00%
Flexi Loan-TL	13.00%	14.00%	15.00%	Base Rate + up to 7.00%
Flexi Loan-Overdraft (below Rs. 50 Lacs)				Base Rate + up to 7.00%
Flexi Loan-Overdraft (Rs. 50 Lacs and above)				Base Rate + up to 7.00%
Margin Lending				Base Rate + up to 7.00%
USD denominated FCY loan				Base Rate + up to 7.00%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	up to 3% above coupon rate			
Deprived Sector (MFI)	12.00%	13.00%	14.00%	Base Rate + up to 7.00%
Deprived Sector (Others)	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Future Lease Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Retail Space Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Agro Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.
- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.

Interest Rates on Advances with effective from 17-09-2021

A. For Individual Borrower availing Term Loan

CREDIT FACILITIES	Fixed Interest rates (In %)			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment Period			
	Repayment upto 7 Years	Repayment upto 10 Years	Repayment period above 10 Years	
Housing Loan (upto 1 cr.)	9.99%	10.99%	11.99%	BR+2.00% to BR+5.00%
Housing Loan (above 1 cr.)	10.49%	11.49%	12.49%	BR+2.50% to BR+5.00%
Hire Purchase	10.49%	11.49%	-	BR+2.50% to BR+5.00%
Vehicle Loan	10.49%	11.49%	-	BR+2.50% to BR+5.00%
Education Loan	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Flexi Loan-TL	11.99%	12.99%	-	BR+4.00% to BR+5.00%
Professional Loan	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Future Lease Loan	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Retail Space Loan	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Loan against consumable goods	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Loan against Pension	10.24%	11.24%	-	BR+2.25% to BR+4.00%
Advance against Life Insurance Policy	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Agro Loan	9.99%	10.99%	-	BR+2.00% to BR+4.00%
Deprived Sector	10.74%	11.74%	-	BR+2.75% to BR+4.00%

B. For Others

CREDIT FACILITIES	Fixed Interest rates (In %)			FLOATING INTEREST BAND (if opted by the borrower)
	Repayment Period			
	Upto 5 Years	Upto 10 Years	Above 10 years	
WC-OD/ STL/ DL/ TR				BR+1.25% to BR+5.00%
Term Loan	11.50%	12.50%	13.50%	BR+1.75% to BR+5.00%
Margin Lending	12.50%	13.50%	14.50%	BR+2.75% to BR+5.00%
Hire Purchase	12.00%	13.00%	14.00%	BR+2.50% to BR+5.00%
Vehicle Loan	12.00%	13.00%	14.00%	BR+2.50% to BR+5.00%
Flexi Loan-Overdraft (below Rs. 50 lacs)				BR+3.25% to BR+5.00%
Flexi Loan-Overdraft (Rs. 50 lacs and above)				BR+3.75% to BR+5.00%
Flexi Loan-TL	12.00%	13.00%	14.00%	BR+4.00% to BR+5.00%
USD denominated FCY loan				Linked with LIBOR as per tenure of facility subject to premium/ discount applicable
FCY Loan against Sight LC				6 Months Libor +3.50%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)				2% above coupon rate
Deprived Sector (MFI & NBFC)	11.00%	12.00%	13.00%	BR+2.25% to BR+4.00%
Deprived Sector (Others)	11.50%	12.50%	13.50%	BR+2.75% to BR+4.00%
Future Lease Loan	11.50%	12.50%	13.50%	BR+2.75% to BR+4.00%
Retail Space Loan	11.50%	12.50%	13.50%	BR+2.75% to BR+4.00%
Agro Loan	11.50%	12.50%	13.50%	BR+2.00% to BR+4.00%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.
- Penal interest of 2.00% shall be charged where audited financial statements are not submitted before Magh End of following financials year by those borrowers whose pricing is linked with Risk Rating.

Interest Rates on Advances with effective from 31-07-2021

A. For Individual Borrower availing Term Loan (Repayment Period above 1 year)

CREDIT FACILITIES	Repayment upto 7 Years	Repayment upto 10 Years	Repayment period above 10 Years	FLOATING INTEREST BAND (if opted by the borrower)
Housing Loan (upto 1 cr.)	9.99%	10.99%	11.99%	BR+2.00% to BR+5.00%
Housing Loan (above 1 cr.)	10.49%	11.49%	12.49%	BR+2.50% to BR+5.00%
Hire Purchase	10.49%	11.49%	-	BR+2.50% to BR+5.00%
Vehicle Loan	10.49%	11.49%	-	BR+2.50% to BR+5.00%
Education Loan	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Flexi Loan-TL	11.99%	12.99%	-	BR+4.00% to BR+5.00%
Professional Loan	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Future Lease Loan	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Retail Space Loan	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Loan against consumable goods	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Loan against Pension	10.24%	11.24%	-	BR+2.25% to BR+4.00%
Advance against Life Insurance Policy	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Agro Loan	9.99%	10.99%	-	BR+2.00% to BR+4.00%
Deprived Sector	10.74%	11.74%	-	BR+2.75% to BR+4.00%

Fixed interest rates for Term Loan with repayment period above 1 year in case of individual (other than mentioned above in case of individual)

FIXED INTEREST RATES (in %)		
PERIOD		
Upto 7 years	Upto 10 years	Above 10 years
applicable floating rate+2.00% (risk premium)	applicable floating rate +3.00% (risk premium)	applicable floating rate+4.00% (risk premium)

B. For Others:

CREDIT FACILITIES	FLOATING INTEREST BAND
WC-OD/ STL/ DL/ TR*	BR+1.25% to BR+5.00%
Term Loan (below 3 years)*	BR+1.25% to BR+5.00%
Term Loan (3 years & above)*	BR+1.75% to BR+5.00%
Margin Lending	BR+2.75% to BR+5.00%
Hire Purchase (other than individual)	BR+2.50% to BR+5.00%
Vehicle Loan (other than individual)	BR+2.50% to BR+5.00%
Flexi Loan-Overdraft (below Rs. 50 lacs)	BR+3.25% to BR+5.00%
Flexi Loan-Overdraft (Rs. 50 lacs and above)	BR+3.75% to BR+5.00%
Flexi Loan-TL (other than individual)	BR+4.00% to BR+5.00%
USD denominated FCY loan	Linked with LIBOR as per tenure of facility subject to premium/ discount applicable
FCY Loan against Sight LC	6 months LIBOR+2.75%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	2% above coupon rate
Deprived Sector (MFI & NBFC)	BR+2.25% to BR+4.00%
Deprived Sector (Others)	BR+2.75% to BR+4.00%
Future Lease Loan	BR+2.75% to BR+4.00%
Retail Space Loan	BR+2.75% to BR+4.00%
Agro Loan	BR+2.00% to BR+4.00%

*subject to Internal Risk Rating

Further Borrowers other than individual can also opt for the fixed rates for Term Loans with repayment period above 1 year as under.

FIXED INTEREST RATES (in %)			
PERIOD			
Upto 3 years	Upto 5 years	Upto 10 years	Above 10 years
applicable floating rate + 1.25% (risk premium)	applicable floating rate +2.00% (risk premium)	applicable floating rate +3.00% (risk premium)	applicable floating rate+4.00% (risk premium)

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.
- Penal interest of 2.00% shall be charged where audited financial statements are not submitted before Magh End of following financials year by those borrowers whose pricing is linked with Risk Rating.

Interest Rates on Advances with effective from 22-01-2021

A. For individual borrower availing Term Loan (repayment period above 1 year)				
CREDIT FACILITIES	FIXED INTEREST RATES (in %)			FLOATING INTEREST BAND (if opted by the borrower)
	REPAYMENT PERIOD			
	Upto 7 Years	Upto 10 years	Above 10 years	
Housing Loan (upto 1 cr.)	10.52%	11.52%	12.52%	BR+2.00% to BR+5.00%
Housing Loan (above 1 cr.)	11.02%	12.02%	13.02%	BR+2.50% to BR+5.00%
Hire Purchase	11.02%	12.02%	-	BR+2.50% to BR+5.00%
Vehicle Loan	11.02%	12.02%	-	BR+2.50% to BR+5.00%
Education Loan	11.27%	12.27%	-	BR+2.75% to BR+4.00%
Flexi Loan-TL	12.52%	13.52%	-	BR+4.00% to BR+5.00%
Professional Loan	11.27%	12.27%	-	BR+2.75% to BR+4.00%
Future Lease Loan	11.27%	12.27%	-	BR+2.75% to BR+4.00%
Retail Space Loan	11.27%	12.27%	-	BR+2.75% to BR+4.00%
Loan against consumable goods	11.27%	12.27%	-	BR+2.75% to BR+4.00%
Loan against Pension	10.77%	11.77%	-	BR+2.25% to BR+4.00%
Advance against Life Insurance Policy	11.27%	12.27%	-	BR+2.75% to BR+4.00%
Agro Loan	10.52%	11.52%	-	BR+2.00% to BR+4.00%
Deprived Sector	11.27%	12.27%	-	BR+2.75% to BR+4.00%
Finance against Salary to Confirmed Permanent Staff	11.52%	12.52%		BR+3.00% to BR+4.00%
Finance against Salary to Confirmed Permanent Staff under Tie Up Arrangement	As per Tie Up Arrangement			

Fixed interest rates for Term Loan with repayment period above 1 year in case of individual (other than mentioned above in case of individual)

FIXED INTEREST RATES (in %)		
PERIOD		
Upto 7 years	Upto 10 years	Above 10 years
applicable floating rate+2.00% (risk premium)	applicable floating rate +3.00% (risk premium)	applicable floating rate+4.00% (risk premium)

B. For Others:

CREDIT FACILITIES	FLOATING INTEREST BAND
WC-OD/ STL/ DL/ TR*	BR+1.25% to BR+5.00%
Term Loan (below 3 years)*	BR+1.25% to BR+5.00%
Term Loan (3 years & above)*	BR+1.75% to BR+5.00%
Margin Lending	BR+2.75% to BR+5.00%
Hire Purchase (other than individual)	BR+2.50% to BR+5.00%
Vehicle Loan (other than individual)	BR+2.50% to BR+5.00%
Flexi Loan-Overdraft (below Rs. 50 lacs)	BR+3.25% to BR+5.00%
Flexi Loan-Overdraft (Rs. 50 lacs and above)	BR+3.75% to BR+5.00%
Flexi Loan-TL (other than individual)	BR+4.00% to BR+5.00%
USD denominated FCY loan	Linked with LIBOR as per tenure of facility subject to premium/ discount applicable
FCY Loan against Sight LC	6 months LIBOR+2.75%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	2% above coupon rate
Deprived Sector (MFI & NBFC)	BR+2.25% to BR+4.00%
Deprived Sector (Others)	BR+2.75% to BR+4.00%

Future Lease Loan	BR+2.75% to BR+4.00%
Retail Space Loan	BR+2.75% to BR+4.00%
Agro Loan	BR+2.00% to BR+4.00%

**subject to Internal Risk Rating*

Further Borrowers other than individual can also opt for the fixed rates for Term Loans with repayment period above 1 year as under.

FIXED INTEREST RATES (in %)			
PERIOD			
Upto 3 years	Upto 5 years	Upto 10 years	Above 10 years
applicable floating rate + 1.25% (risk premium)	applicable floating rate +2.00% (risk premium)	applicable floating rate +3.00% (risk premium)	applicable floating rate+4.00% (risk premium)

C. Rating and applicable rates:

S. No.	Score Band (in %)	Rating Grades	Corporate, SMEs & others (Rated accounts)
1	Above 80.00	AAA	BR+1.25%
2	Above 77.50 up to 80.00	AA +	BR+1.50%
	Above 72.50 up to 77.50	AA	BR+1.75%
	Above 70.00 up to 72.50	AA -	BR+2.00%
	Above 67.50 up to 70.00	A +	BR+2.25%
3	Above 62.50 up to 67.50	A	BR+2.50%
	Above 60.00 up to 62.50	A -	BR+2.75%
	Above 57.50 up to 60.00	BB +	BR+3.25%
4	Above 52.50 up to 57.50	BB	BR+3.50%
	Above 50.00 up to 52.50	BB -	BR+3.75%
	Above 47.50 up to 50.00	B +	BR+4.25%
5	Above 42.50 up to 47.50	B	BR+4.50%
	Above 40.00 up to 42.50	B -	BR+4.75%
6	Above 30.00 up to 40.00	C	BR+5.00%
7	30.00 and below	D	BR+5.00%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.
- Penal interest of 2.00% shall be charged where audited financial statements are not submitted before Magh End of following financials year by those borrowers whose pricing is linked with Risk Rating.
- Fixed Interest rate will not be less than Base Rate at any point of time.
Base rate is 6.52% will be applicable w.e.f from Magh 2077