

INTEREST RATES ON ADVANCES WITH EFFECTIVE FROM 15-05-2026**A. For Individual Borrower availing Term Loan**

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 7 Years	
Housing Loan	7.49%	BR+ 1.00% to BR + 3.00%
Vehicle Loan	7.49%	BR+ 1.00% to BR + 3.00%
Hire Purchase	9.00%	BR+ 1.00% to BR + 3.00%
Education Loan	9.00%	BR+ 2.00% to BR + 4.00%
Flexi Loan	9.00%	BR+ 1.00% to BR + 3.00%
Professional Loan	10.00%	BR+ 1.00% to BR + 3.00%
Future Lease Loan	9.00%	BR+ 1.00% to BR + 3.00%
Retail Space Loan	9.00%	BR+ 1.00% to BR + 3.00%
Loan Against Share	9.00%	BR+ 1.00% to BR + 3.00%
Loan against consumable goods	9.00%	BR+ 1.00% to BR + 3.00%
Loan against Pension	9.00%	BR+ 1.00% to BR + 3.00%
Advance against Life Insurance Policy	9.00%	BR+ 1.00% to BR + 3.00%
Agro Loan	9.00%	BR+ 1.00% to BR + 3.00%
Deprived Sector	9.00%	BR+ 1.00% to BR + 3.00%

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	8.50%	BR+ 1.00% to BR + 3.00%
Margin Lending/ Share Loan		BR+ 1.00% to BR + 3.00%
Deprived Sector	8.50%	BR+ 1.00% to BR + 3.00%
USD denominated FCY loan	As per NRB Regulations	
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon 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	8.50%	BR+ 1.00% to BR + 3.00%
Margin Lending/Share Loan		BR+ 0.50% to BR + 2.50%
Deprived Sector (Others/Institutional)	8.50%	BR+ 0.25% to BR + 2.25%
USD denominated FCY loan	As per NRB Regulations	
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon 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.

INTEREST RATES ON ADVANCES WITH EFFECTIVE FROM 17-09-2025

A. For Individual Borrower availing Term Loan

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 7 Years	
Housing Loan	7.49%	BR+ 1.00% to BR + 3.00%
Vehicle Loan	7.49%	BR+ 1.00% to BR + 3.00%
Hire Purchase	9.00%	BR+ 1.00% to BR + 3.00%
Education Loan	9.00%	BR+ 2.00% to BR + 4.00%
Flexi Loan	9.00%	BR+ 1.00% to BR + 3.00%
Professional Loan	10.00%	BR+ 1.00% to BR + 3.00%
Future Lease Loan	9.00%	BR+ 1.00% to BR + 3.00%
Retail Space Loan	9.00%	BR+ 1.00% to BR + 3.00%
Loan Against Share	9.00%	BR+ 1.00% to BR + 3.00%
Loan against consumable goods	9.00%	BR+ 1.00% to BR + 3.00%
Loan against Pension	9.00%	BR+ 1.00% to BR + 3.00%
Advance against Life Insurance Policy	9.00%	BR+ 1.00% to BR + 3.00%
Agro Loan	9.00%	BR+ 1.00% to BR + 3.00%
Deprived Sector	9.00%	BR+ 1.00% to BR + 3.00%

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	8.50%	BR+ 1.00% to BR + 3.00%
Margin Lending/ Share Loan		BR+ 1.00% to BR + 3.00%
Deprived Sector	8.50%	BR+ 1.00% to BR + 3.00%
USD denominated FCY loan	As per NRB Regulations	
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon 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	8.50%	BR+ 1.00% to BR + 3.00%
Margin Lending/Share Loan		BR+ 0.50% to BR + 2.50%
Deprived Sector (Others/Institutional)	8.50%	BR+ 0.50% to BR + 2.50%
USD denominated FCY loan	As per NRB Regulations	
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon 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.

INTEREST RATES ON ADVANCES WITH EFFECTIVE FROM 17-08-2025

A. For Individual Borrower availing Term Loan

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 7 Years	
Housing Loan	7.49%	BR+ 1.00% to BR + 3.00%
Vehicle Loan	7.49%	BR+ 1.00% to BR + 3.00%
Hire Purchase	9.00%	BR+ 1.00% to BR + 3.00%
Education Loan	9.00%	BR+ 1.00% to BR + 3.00%
Flexi Loan	9.00%	BR+ 1.00% to BR + 3.00%
Professional Loan	10.00%	BR+ 1.00% to BR + 3.00%
Future Lease Loan	9.00%	BR+ 1.00% to BR + 3.00%
Retail Space Loan	9.00%	BR+ 1.00% to BR + 3.00%
Loan Against Share	9.00%	BR+ 1.00% to BR + 3.00%
Loan against consumable goods	9.00%	BR+ 1.00% to BR + 3.00%
Loan against Pension	9.00%	BR+ 1.00% to BR + 3.00%
Advance against Life Insurance Policy	9.00%	BR+ 1.00% to BR + 3.00%
Agro Loan	9.00%	BR+ 1.00% to BR + 3.00%
Deprived Sector	9.00%	BR+ 1.00% to BR + 3.00%

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	8.50%	BR+ 1.00% to BR + 3.00%
Margin Lending/ Share Loan		BR+ 1.00% to BR + 3.00%
Deprived Sector	8.50%	BR+ 1.00% to BR + 3.00%
USD denominated FCY loan	As per NRB Regulations	
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon 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	8.50%	BR+ 1.00% to BR + 3.00%
Margin Lending/Share Loan		BR+ 0.50% to BR + 2.50%
Deprived Sector (Others/Institutional)	8.50%	BR+ 0.50% to BR + 2.50%
USD denominated FCY loan	As per NRB Regulations	
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	Up to 2% above coupon 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.

INTEREST RATES ON ADVANCES WITH EFFECTIVE FROM 16-12-2024

A. For Individual Borrower availing Term Loan

Credit Facilities	Fixed Interest Rate	Floating Interest Band
	Up to 7 Years	
Housing Loan	9.00%	BR+ 1.00% to BR + 3.00%
Vehicle Loan	9.00%	BR+ 1.00% to BR + 3.00%
Hire Purchase	12.50%	BR+ 1.00% to BR + 3.00%
Education Loan	11.99%	BR+ 1.00% to BR + 3.00%
Flexi Loan	11.99%	BR+ 1.00% to BR + 3.00%
Professional Loan	11.99%	BR+ 1.00% to BR + 3.00%
Future Lease Loan	12.99%	BR+ 1.00% to BR + 3.00%
Retail Space Loan	11.99%	BR+ 1.00% to BR + 3.00%
Loan Against Share	11.99%	BR+ 1.00% to BR + 3.00%
Loan against consumable goods	12.99%	BR+ 1.00% to BR + 3.00%
Loan against Pension	11.99%	BR+ 1.00% to BR + 3.00%
Advance against Life Insurance Policy	11.99%	BR+ 1.00% to BR + 3.00%
Agro Loan	11.99%	BR+ 1.00% to BR + 3.00%
Deprived Sector	11.99%	BR+ 1.00% to BR + 3.00%

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	

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	

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.

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 Period			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 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.