

**New Loan Rate of interest for New loan Sanctioned / Loan to be disbursed  
from 01.12.2025**

| Sr. No. | Type Of Loan                            | Criteria                                      | New ROI %   |
|---------|---|---|---|
| 1       | TL TD & CC TD                           | Own Deposit & Third Party Deposit             | FDR ROI + 2.00  |
| 2       | TL DS & CC DS                           | Paper Security                                | 10.00   |
| 3       | Loans against Shares                    | Maximum 10 Lakh Per case                      | 11.00   |
| 4       | Gold Loan                               | EMI & without EMI                             | 9.00  |
| 5       | Housing Loan and Housing Take over &    | Priority                                      | 8.75  |
|         |   | Non Priority                                  | 9.50  |
| 6       | Housing Loan Top Up                     | Priority & Non Priority                       | Hsg ROI + 1.00  |
| 7       | Vehicle Loan ( Personal Use )           | New Vehicle                                   | 9.00  |
|         |   | Resale Vehicle (Registered Upto 2 years only) | 12.00   |
| 8       | Vehicle Loan ( Commercial Use)          | New Vehicle                                   | 10.50   |
|         |   | Resale Vehicle (Registered Upto 2 years only) | 12.00   |
| 9       | Vehicle E. V. – TL                      | Electric Vehicle (2 Wheeler & Four Wheeler)   | 8.50 (Tenure upto 36 Months)<br>8.75 (Tenure above 36 Months) |
| 10      | Personal Loan                           | Salaried Employees, Businessmen               | 12.00   |
| 11      | Professional Secured & unsecured Scheme | Term Loan & Cash Credit                       | 9.50  |
| 12      | Group Loan                              | Maximum 5 Lakh per case                       | 11.00   |
| 13      | Education Loan                          | Priority                                      | 9.50  |
|         |   | Non Priority                                  | 10.50   |
| 14      | Harvesting & Transport                  | Maximum 5 Lakh per case                       | 11.00   |
| 15.     | Proposal Under CRE                      | All loan proposals                            | 15.00   |
| 16.     | Renewable Energy / Solar System         | Domestic Priority Up to 10 Lakh               | 9.00  |
|         |   | Domestic Non Priority and Commercial Priority | 9.50  |
| 17.     | Vishwa Paryatan – TL                    | Domestic & International Tours                | 11.00   |

| Sr. No. | Type Of Loan                             | Criteria                             | New ROI %  |
|---------|--|--------------------------------------|--|
| 18      | Term Loan & CC Priority and Non Priority | Loan Up to 65 Lakh                   | 9.50 to 11.50 *                                  |
| 19      | Term Loan & CC Under Priority            | Loan Above 65 Lakh                   | 10.00 to 12.00 *                                 |
| 20      | Term Loan Under Non Priority             | Loan Above 65 Lakh                   | 11.00 to 13.00 *                                 |
| 21      | Cash Credit Under Non Priority           | Loan Above 65 Lakh                   | 12.50 to 14.50 *                                 |
| 22      | EOD                                      | EOD                                  | CC ROI + 3.00                                    |
| 23      | Work Order                               | Short Term Loan for Work Order       | 11.00 to 13.00 *                                 |
| 24      | Rent Discounting                         | Bank, Ltd Co, MNC's                  | 10.00  |
|         |  | Other's                              | 11.50  |
| 25      | Consortium Finance                       | If our bank is / will be Lead Bank   | As above ROI will be applicable as per loan type |
|         |  | If other bank is / will be Lead Bank | 9.50   |
| 26      | Salary Cash Credit                       | All loan proposals                   | 12.00  |

- For priority loan under weaker category 0.25% p.a. concession in ROI will applicable (except TL-TD, CC-TD, TL-DS, CC-DS, Gold Loan, Education Loan, against shares loan)
- Penal charges will be applicable @ 2% on overdue amount at Monthly basis.
- Risk Premium will levy on above 2 deviations : per deviation 0.25% over and above ROI
- Credit Rating Applicable in Case of \* Range in ROI

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