



Schedule 8 (With effect from 01-01-2026)

LOAN INTEREST CHART

Loan Type	Normal	100% Collateral Security		Staff/Agent	Maximum Loan Limit	Tenure
		Agent	ECS			
Business Loan	16.00%	15.00%	14.00%	-	40 Lakhs*	18 -60 months
Transport Loan	15.00% (30% Downpayment)	14.00% (50% Downpayment)	12.00% (50% Downpayment)	11.00%	20 Lakhs*	12 – 60 months
Vehicle Loan	15.00% (30% Downpayment)	14.00% (50% Downpayment)	12.00% (50% Downpayment)	11.00%	10 Lakhs*	12 - 60 months
Cash Credit Loan	13.00% (25% Stock) (75% Mortgage)	12.00% (100% Mortgage) (Cibil Score ≥ 700) (IT Return/Income Proof)	11.00% (100% Mortgage) (Balance Sheet) (IT Return, GST) (Cibil above 750)	-	30 Lakhs*	Renewal each year
Over Draft Loan	17.00%	-	-	-	10 Lakhs*	12 - 18 months
Gold Loan	13.50% on EMI (75% Sanction)	-	12.00% (70% Sanction) Bullet	11.00% (60% Sanction) Bullet	10 Lakhs*	12 months
JLG/SHG Loan	16.00%	15.00%	14.00%	-	1 Lakh*	12 - 36 months
Agriculture Loan	13.00%	12.50%	12.00%	11.00%	1 Lakh*	12 months
LAP Loan	15.50%	14.50%	13.00%	12.00%	50 Lakhs*	36 - 84 months
Personal Loan	15.50%	14.50%	14.00%	12.00%	10 Lakhs*	24 - 60 months
LAD Loan	2.00% > Deposit Rate	-	-	-	90% max*	Till Maturity Date
DD Loan	10.00%	-	-	-	90% max*	Till Maturity Date
Loan against LIC/KVP/NSC	-	13.00%	12.50%	11.00%	90% max* On Surrender Value	12 - 60 months
Staff Loan	-	-	-	10.00%	10-month salary/commission or 5 Lakh which is lower	24 - 60 months
Housing Building Loan	-	12.00%	11.00%	10.00%	General – 50 Lakhs Commercial - 1 Crore	36 – 120 months