



Schedule 8 (With effect from 02-04-2026)

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%	-	30 Lakhs*	18 -60 months
Transport Loan	15.00% (30% Downpayment)	14.00% (50% Downpayment)	12.00% (50% Downpayment)	11.00%	15 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)	-	25 Lakhs*	Renewal each year
Over Draft Loan	17.00%	-	-	-	5 Lakhs*	12 - 18 months
Gold Loan	13.50% on EMI (75% Sanction)	-	12.00% (70% Sanction) Bullet	11.00% (60% Sanction) Bullet	10.50%	10 Lakhs*
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%	1 Crore	36 – 120 months



***Terms & Conditions:**

- 1) Gold Loan - He/She should be a member of the Society.
- 2) Agricultural Loan – He/She should be a member with at-least 2 years satisfactory transaction in Society.
- 3) Business loan – He/She should be a member with at-least 3 months satisfactory transaction in Society.
- 4) SHG (Self Help Group) Loan – They should be a member with at-least 6 months satisfactory transaction in Society.
- 5) LAP (Loan against property) – He/She should be a member with at-least 3 months satisfactory transaction in Society.
- 6) CC (Cash Credit) – He/She should be a member with at-least 1-year satisfactory transaction in Society Current Account.
- 7) Vehicle Loan - He/She should be a member with at-least 3 months satisfactory transaction in in Society.
- 8) 0.5% processing fees on Gold Loan disbursement amount.
- 9) Up-to 1.0% Interest Relaxation on different Loans subject to following terms & conditions with the approval of CEO/Board.
 - a) Mortgage (Collateral Security or Immovable Property)
 - b) Vintage of Business
 - c) Transaction Period
 - d) Number of running accounts
 - e) Good Cibil Score (i.e., >= 750)
 - f) Previous loan payment history
 - g) POS/QR transactions
- 10) Penalty & Charges
 - a. Pre-closure within 1year: 2% on outstanding (Total Loan payable – EMI amount up to that date).
Pre-closure after 1 year: 1% on outstanding (Total Loan payable – EMI amount up to that date).
 - b. Overdue int. penalty 2% extra
 - c. Postal charges for official/legal notice Rs.50/- each time.
 - d. Overdue recovery visit charges Up to Rs.500/- each time.
 - e. Legal proceeding charges for default loan recovery as on actual basis.

Commission on Loan

- 1) 2% Commission on Business, Vehicle, Transport, Overdraft, SHG Loans, LAP.
- 2) No risk loans will be given that fall below 90% Recovery.

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Chief Executive