

INTEREST RATE REVISION CHART

Type of loan	Details	Revised rate recommended from 01.06.2024
Personal Loan	Personal loan Priority /Non priority, Personal loan without guarantor	15.00%
Personal Loan	Varadhast Cash credit	15.00%
Education Loan	Janata Eduflex CC,Janata Eduflex Term loan	9.50% Concession in ROI as per bank policy
Professional Eduflex	Professional Eduflex	10.50% Concession in ROI 0.50 for CIBIL above 700
Professional Loan	Pro-Growth	10.50% Additional deduction 0.50 for CIBIL above 700
Commercial / Industrial Loan / Hypo Loan	Cash credit ,Consumer durable, Hypothecation ,Land and building, Plant and Machinery , WCTL, Pledge Project Loan	Refrence rate 11% Minimum 9.25 % Maximum14.25% **based on credit rating Machinery used for Infra development - loan up to Rs 75.00 lakh- 10.25% Additional concession 0.50 for CIBIL above 700 Or below CMR5 For Non infra Machinery loan up to RS 75.00 lakh 10.75% Additional concession 0.50 for CIBIL above 700 or below CMR 5 MSME loan circular Dtd 29.4.2024 will be continued Other Machinery –Based on credit rating (9.25% to 14.25%)
Builder Loan	Project loan –Builder finance	14.00%
Paper Security	LIC/NSC/Paper security	12.00%
FD Loan	Including third party security	FD Interest Rate + 2.00%
Home Saving	Home Saving	Security Interest Rate + 2.00%
Gold Loan	Gold loan ,Suvarna Ratna ,Kanchan Ratna,Sulabh Karj Gold	Up to Rs 2.00 lakh –9.25% Above Rs 2.00 lakh-9.75 %
Agriculture Loan	Agriculture Loan	13.40%
Home Loan	Home loan	<u>Change from 01.07.2025</u> Loans up to Rs.50.00 lakh – *7.75% to 8.75% Loans from Rs.50.01 lakh to Rs.100.00 lakh – *8.25% to 9.00% Loans from Rs.100.01 lakh to Rs.220.00 lakh – *8.50% to 9.50% Loans above Rs. 220.00 lakh – *9.00% to 9.75%

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		All above rates are based on CIBIL score of the applicant. Additional 0.05% ROI benefit for Women Borrower. Additional 0.50% ROI is applicable for Fixed ROI. Additional 1.00% ROI is applicable for CRE Home Loan . *T&C apply.
Vehicle Loan	Change from 17.07.2025	
	Car Loan (for personal use including E Vehicle)	*8.40% to 9.00% (Fixed ROI) Considering all concessions , minimum ROI applicable 8.25%
	Two wheeler Loan Including Electric Bike	*10.00 to 11.00% (Fixed ROI)
	Commercial Vehicle Loan (Excluding Rikshaw Loan)	*10.00 to 11.00% (Fixed ROI)
	All above rates are based on CIBIL score of the applicant. Additional 0.50% ROI is applicable for Floating ROI. If guarantor is offered then up to *0.25% additional benefit is applicable. *T&C apply.	
Udyam Vardhini	Udyam Vardhini	10.25% Additional deduction 0.50 for CIBIL above 700
Group Personal Loan		13.00%
Janata Sanganak /Computer Loan/Mobile Loan	Janata Sanganak /Computer Loan/Mobile Loan	12.25%
Mango Loan	Mango Loan	12.75%
Janata Udyam Vikas	Janata Udyam Vikas	13.90%
Loan against Shares	Maximum loan up to RS 10.00 lakhs	10.25%
Rent Discounting		13.50%
Jeevandut Loan		13.90%
Svapnapurti loan		Term Loan - Home loan Int +0.50%
Adhoc limit		Loan int rate + 3.50%
WCDL		Loan int Rate +2.50%
Janata Udyogini		Up to RS 10.00 lakhs 12.25% Above Rs 10.00 lakhs - as per policy
Janata Start up		Women Borrowers – 12.50% other borrowers - 12.75%
Janata Riksha loan		Up to 3yr 12.25% up to 4 Yrs 13.25%

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Janata Uphar Gruh		11.25%
Pune Jilha Vyapari Sangh loan		13.75%
Textile Industry- Textile business loan scheme		11.75%
Udyog Sanjeevani		10.75% Additional deduction 0.50 for CIBIL above 700
Mediplus		11.40%
Pigmi Saral Yojana		18.00%
Micro-Finance		12.00%
Solar Rooftop		9.50%
PMEGP		10.50% Additional deduction 0.50 for CIBIL above 700

Maximum ROI 18%