

Date:09/06/2026

Annexure II - Secured Loans Interest Rates & Charges

LOANS	RATE OF INTEREST		Processing Charges
	Up to ₹ 35 lakhs	Above ₹35 lakhs	
1. Housing Loan			
a. Home Loan - Term Loan			
Floating Category	From 8.35% to 10.00%	From 7.35% to 9.00%	0.50% of the limit sanctioned
Fixed Category	11.75%	11.75%	0.50% of the limit sanctioned
b. Home Loan - Over Draft			
Floating Category	From 8.35% to 10.25%	From 7.35% to 9.25%	0.50% of the limit sanctioned
Fixed Category	11.75%	11.75%	0.50% of the limit sanctioned
2. Home Loan Plot + Construction			
Floating Category	From 8.35% to 10.50%	From 7.35 to 9.50%	0.50% of the limit sanctioned
Fixed Category	11.75%	11.75%	0.50% of the limit sanctioned
3. Property Power Loan (LAP)			
a. Loan Against Property - Term Loan			
Floating Category	From 9.20% to 11.00%	From 8.20% to 10.00%	1.00% of the limit sanctioned
Fixed Category	13.75%	13.75%	1.00% of the limit sanctioned
b. Loan Against Property - Overdraft			
Floating Category	From 9.00% to 11.00%	From 8.20% to 10.00%	1.00% of the limit sanctioned
Fixed Category	13.75%	13.75%	1.00% of the limit sanctioned
4. Vehicle Loan			
a. Two-Wheeler Loans			
Fixed Category	From 12.50% to 16.00%	From 12.50% to 16.00%	2.50% of the limit sanctioned
b. Commercial Vehicle Loan			

Floating Category	11.65%	11.65%	1.00% of the Loan Amount
Fixed Category	14.00%	14.00%	1.00% of the loan amount
c. For New Cars			
Floating Category	10.15%	10.15%	1.00% of the Loan Amount
Fixed Category	From 7.65% to 9.00%	From 7.65% to 9.00%	1.00% of the Loan Amount
d. For Old Cars			
Floating Category	14.00%	14.00%	1.00% of the Loan Amount
Fixed Category	From 10.05% to 14.00%	From 10.05% to 14.00%	1.00% of the Loan Amount
e. Loan Against Car			
Fixed Category	From 10.05% to 14.00%	From 10.05% to 14.00%	1.00% of the Loan Amount
4. Educational Loans			
Floating Category	From 10.50% to 13.50%	From 10.50% to 13.50%	1.00% of the Loan Amount
Fixed Category	15.00%	15.00%	1.00% of the Loan Amount