

Interest Rates on Advances offered by the Bank

Name of Scheme / Sector	Slab of sanctioned Amt. (if any)	ROI (% p.a.) w.e.f. 02.12.2024
1. AGRICULTURAL LOANS		
1.a). Crop Loans* including Kisan Credit Card & JLG/KCC(AH)/KCC(Fisheries)* (Where NIL consumption maintenance is sanctioned and Interest Subvention is available)	Up to Rs. 3 Lakh	7.00
	Above Rs. 3 Lakh	12.00
1.b). Crop Loans* including Kisan Credit Card & JLG/ KCC(AH)/KCC(Fisheries)* (Where consumption & maintenance has been sanctioned and Interest Subvention is available i.e. account is regular and timely rolled over)	A. For sanction upto Rs. 0.65 Lakh i. Crop Loan component = Rs. 0.50 Lakh @ 7.00% ii. Consumption & Maintenance = Rs. 0.15 lakh @ 11.00%	7.92
	B. For Sanction upto Rs. 3.90 Lakh i. Crop Loan component = Rs. 3.00 Lakh @ 7.00% ii. Consumption & Maintenance = Rs. 0.90 lakh @ 12.00%	8.15
	C. For Sanction above Rs. 3.90 Lakh For whole Limit	12.00
1.c). Crop Loans** including Kisan Credit Card & JLG/ KCC(AH)/KCC(Fisheries)** Where account is not linked with AADHAR and therefore is not eligible under KCC –ISS Scheme (Interest Subvention Scheme)	A. For outstanding up to Rs. 3 Lakh	10.00
	B. For outstanding above Rs. 3 Lakh	12.00
1.d). Crop Loan/KCC(AH)/ KCC(Fisheries) (Where subvention is not available i.e. A/c is overdue/not rollover)/Converted Term Loan/It is part of Consumption/ Maintenance of KCC	Up to Rs. 0.50 Lakh	11.00
	Above Rs. 0.50 Lakh	12.00
1.e). Tractor and other Agricultural Implements/Agriculture Mechanization/ Custom Hiring Centre (Sub Mission Controlled by GOI)/ Agri-Junction (Trained Agriculturist)	Upto Rs. 10.00 Lakh	10.50
	Above Rs. 10.00 Lakh	10.00
1.f). Rural Godowns/Cold Storage		10.50
1.g). Minor irrigation / Land Development /Agri Land purchase / Biogas etc.		11.00
1.h). Solar Pump Set/ Aryavart Krishi Urja Scheme (PM KUSUM)		11.00
1.i). Allied activities: Dairy, Goat rearing, Piggery, Fishries, Beekeeping, Poultry, Vermi compost, Hatchery, etc.	Upto Rs. 10.00 Lakh	11.25
	Above Rs. 10 Lakh	11.00

1.j). Other schemes Loans against storage receipts, NLM-EDEG /ACABC (Agri-clinic Agri-business), Floriculture, Green House, FPO/FPC etc.	Upto Rs. 10.00 Lakh	11.25
	Above Rs. 10 Lakh	11.00
1.k). Two wheeler Loan to farmers		11.00
1.l). Agri Annapurna Yojna	As per point no. 3.h). under RETAIL LOANS Cibil Personal Score based	
1.m). Agri Mortgage	For Reducing Limit	11.00
	For Non-Reducing Limit	11.00
1.n). Rural Housing Finance Scheme (Gramin Awas Rin Yojna)	Up to 1.00 Lakh	10.00
	Above 1.00 Lakh	10.50
1.o). SHG - Agri/ NRLM- Agri	For Loans o/s upto Rs. 3.00 Lakh	7.00
	For Loans o/s above Rs. 3.00 Lakh & upto Rs. 5 Lakh	10.00
	For Loans o/s above Rs. 5.00 Lakh	12.00
1.p). Schemes under Watershed and Wadi Projects	Cost of fund as at the end of FY 2023-24 as per circular no. 03/268 dated 14.03.2022	Cost of fund +2%
1.q). Agriculture Infrastructure Fund		9.00
1.r). Aryavart Kisan Tatkal Loan Scheme		11.00

INTEREST RATES FOR SCHEMATIC RETAIL LOANS & MSME

Name of Scheme / Sector	Slab of sanctioned Amt. (if any)	ROI (% p.a.) w.e.f. 02.12.2024
2. SSI /MSME MANUFACTURING & SERVICE		
2.a). Term Loan / CC/OD including SRTO	Up to 0.50 Lakh	9.35 ↑
	Above 0.50 Lakh to 10.00 Lakh	11.25
	Above 10.00 Lakh	11.00
2.b). Pradhan Mantri MUDRA Yojna (Cards under SCC/ACC /GCC/WCC/WECC & Term Loan under Krishak Sathi), Pradhan Mantri Weaver Mudra Scheme & JLG (SME)/ Aryavart Sakhi Yojna	Up to 0.50 Lakh	9.35 ↑
	Above 0.50 Lakh	11.25
2.c). SHG / Weavers Group (SME)/ NRLM(SME)	For Loans o/s upto Rs. 3.00 Lakh	7.00
	For Loans o/s above Rs. 3.00 Lakh & upto Rs. 5 Lakh	10.00
	For Loans o/s above Rs. 5.00 Lakh	12.00
2.d). C&IC Advances to entrepreneurs		13.25
2.e). DRI		4.00
2.f). Emergency Credit Line under ECLGS		11.00
2.g). Working Capital to Street Vendors under PM SVanidhi Scheme	Initial sanction upto Rs 10,000/- (further enhanced to maximum ceiling of Rs. 50,000/-)	9.00
2.h). COVID-19 Emergency Working Capital	Upto Rs. 5.00 Lakh	9.00

Cir. ref. 01/348 dtd. 26.03.2020		
2.i) PM Vishwakarma Loan (TL for Artisans)		13.00
2.j). Aryavart Dhanwantri SME Loan		10.50
2.k). PMFME Scheme		9.00

Name of Scheme / Sector	Slab of sanctioned Amt. (if any)	ROI (% p.a.) w.e.f. 02.12.2024	
3. RETAIL LOANS			
3.a). Housing Loan Scheme Aryavart Awas Rin/Pradhan Mantri Awas Yojna (Nagriy)	CIBIL Personal Score	Govt. Employees	All Others
	CIBIL-Personal Score of 825 and above	8.30	8.30
	CIBIL-Personal Score between 800 to 824	8.40	8.40
	CIBIL-Personal Score between 760 and 799	8.55	8.60
	CIBIL-Personal Score between 725 and 759	8.70	8.75
	CIBIL-Personal Score between 675 and 724	8.75	8.85
	CIBIL-Personal Score below 675 (Women)	10.55	10.70
	CIBIL-Personal Score below 675 (Others)	10.60	10.75
	CIBIL-Personal Score of -1 and 0	8.55	8.90
3.a.i). Housing Loan Scheme Aryavart Awas Rin/Pradhan Mantri Awas Yojna (Nagriy) <u>Non Cibil Based RoI</u>	9.05% if applicable RoI is less than 9.05% If Higher Interest Rate (>9.05%) is being applied then same will continue.		
3.b). Aryavart Top –up Home Loan	Interest on Housing Loan (Aryavart Awas Rin Yojna) in same score slab +1%		
3.c). Education Loan (Study in India/Abroad)	Up to 10.00 Lakh	10.45	
	Above Rs. 10.00 Lakh	11.25	
3.d). Scholar Loan Scheme – Education		8.50	
3.e). Aryavart Autofin Scheme	i) For Four Wheeler		
	CIBIL Personal Score	Govt. Employees	All Others
	CIBIL-Personal Score of 825 and above	8.65	8.75
	CIBIL-Personal Score between 800 to 824	8.70	8.80
	CIBIL-Personal Score between 760 and 799	8.75	8.85
	CIBIL-Personal Score between 725 and 759	8.85	8.95
	CIBIL-Personal Score between 700 and 724	8.95	9.05
	CIBIL-Personal Score between 675 and 699	9.05	9.15
	CIBIL-Personal Score below 675	10.65	10.75
	CIBIL-Personal Score of -1 and 0	8.75	9.15
	ii) For Two Wheeler		10.50

	iii) For other than individuals <table border="1"> <thead> <tr> <th>Commercial Cibil Score</th> <th>Interest Rate</th> </tr> </thead> <tbody> <tr> <td>CMR-3 & Better</td> <td>8.85</td> </tr> <tr> <td>CMR-4 & CMR-5</td> <td>8.85</td> </tr> <tr> <td>CMR-6 onwards</td> <td>10.00</td> </tr> <tr> <td>No CMR* available</td> <td>10.00</td> </tr> </tbody> </table>		Commercial Cibil Score	Interest Rate	CMR-3 & Better	8.85	CMR-4 & CMR-5	8.85	CMR-6 onwards	10.00	No CMR* available	10.00																	
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3.f). Aryavart Dhanwantri Scheme: - As per scheme applicable ROI will be 25bps less than that is applicable for Aryavart Autofin Yojna (Point No. 3.e).	i) For Four Wheeler – Individuals <table border="1"> <thead> <tr> <th>CIBIL Personal Score</th> <th>Govt. Employees</th> <th>All Others</th> </tr> </thead> <tbody> <tr> <td>CIBIL-Personal Score of 825 and above</td> <td>8.40</td> <td>8.50</td> </tr> <tr> <td>CIBIL-Personal Score between 800 to 824</td> <td>8.45</td> <td>8.55</td> </tr> <tr> <td>CIBIL-Personal Score between 760 and 799</td> <td>8.50</td> <td>8.60</td> </tr> <tr> <td>CIBIL-Personal Score between 725 and 759</td> <td>8.60</td> <td>8.70</td> </tr> <tr> <td>CIBIL-Personal Score between 700 and 724</td> <td>8.70</td> <td>8.80</td> </tr> <tr> <td>CIBIL-Personal Score between 675 and 699</td> <td>8.80</td> <td>8.90</td> </tr> <tr> <td>CIBIL-Personal Score below 675</td> <td>10.40</td> <td>10.50</td> </tr> <tr> <td>CIBIL-Personal Score of -1 and 0</td> <td>8.50</td> <td>8.90</td> </tr> </tbody> </table>		CIBIL Personal Score	Govt. Employees	All Others	CIBIL-Personal Score of 825 and above	8.40	8.50	CIBIL-Personal Score between 800 to 824	8.45	8.55	CIBIL-Personal Score between 760 and 799	8.50	8.60	CIBIL-Personal Score between 725 and 759	8.60	8.70	CIBIL-Personal Score between 700 and 724	8.70	8.80	CIBIL-Personal Score between 675 and 699	8.80	8.90	CIBIL-Personal Score below 675	10.40	10.50	CIBIL-Personal Score of -1 and 0	8.50	8.90
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3.j). Aryavart Suvidha Savadhi Rin Yojna for arranging of drinking water and construction / repair of toilets		11.00
3.k). Clean Loan to Pensioners of the Bank		11.50
3.l). Consumer Loan To public	Secured	13.75
	Unsecured	14.75
3.m). Solar Lighting System		11.25
3.n). Loan for Branch Premises		12.25
3.o). Loan to pensioners/Acharyahit Yojna		11.50
3.p). Retail Loan against Lease Rentals on property	a. For Landlords of our Branch premises – 10.00 b. For proponents having lease agreements with MNCs/PSUs/Banks/Corporates – 12.00 c. Proponents having lease agreement with other eligible lessees – 13.00	
3.q). Aryavart Roof Top Solar Loan under PM Suryaghar Muft Bijli Yojna		
3.q.i) Upto 3 KW – Individuals	RBLR of Sponsor Bank (9.35%) less 2.35% i.e. 7.00 %	
3.q.ii) 3KW to 10KW- Individuals	For Home Loan Customers	For Non Home Loan Customers
	Same as applicable to new Home Loans (Cibil Personal Score Linked ROI) as per Point No. 3.a)	Home Loan ROI (Cibil Personal Score Linked ROI) as per Point No. 3.a) + 1.00 %, subject to minimum RBLR (9.35%). i.e. if CIBIL Personal Score Linked ROI is below 9.35% then ROI to be considered will be 9.35%.
3.q.iii) Registered group housing societies / residential welfare associations.	RBLR+ CRP of 2.50% i.e. 9.35+2.50= 11.85% p.a.	
3.r). COVID-19 Emergency Personal Loan	For Salaried Borrowers	10.75
	For Housing Loan Borrowers	9.00
4. OTHER LOANS		
4.a). Loan against TDR	Over the deposit Rate	+1.00%
4.b). Third Party loan against TDR	Over the deposit Rate	+2.00%
4.c). Loan /overdraft against NSC,KVP,LIC policies		11.50
4.d.) Discounting of Future Cash Flows & Discounting of Lease Rentals of Landlords of our Branch Premises (C&IC Segment)	a. For Landlords of our Branch premises – 10.00 b. For proponents having lease agreements with MNCs/PSUs/Banks/Corporates – 12.00 c. Proponents having lease agreement with other eligible lessees – 13.00	

RoI UNDER MoU SCHEMES WITH NSFDC/NBCFDC/NDFDC/NSKFDC

Suggested RoI will be applicable on accounts sanctioned under different target group schemes sponsored by NSFDC/NBCFDC/NDFDC/NSKFDC etc. on the following grounds-

i. Scheme must be in force while sanctioning of the account. Branch Manager should confirm the continuity of the particular scheme from RO/HO/ before accepting and sanctioning the loan.

ii. Accounts sanctioned under the scheme must be regular and assumed to be fully repaid/closed in allowed repayment period. If any such account remains overdue/NPA even after completing allowed repayment period then after allowed repayment period account must be charged with RoI applicable on similar scheme for general public/borrower.

Therefore Branch Manager to ensure application of correct RoI in various Target Group Scheme loan accounts. Branch Auditors also ensure to cross check the same during the audit of the Branches.

I. National Safai Karmachari Finance & Development Corporation (NSKFDC)

S. No.	Name of the scheme	Slab	RoI (%p.a.) w.e.f 01.04.2024	Period
1.	Mahila Samridhi Yojana (MSY)	Upto Rs.1.00 Lakh	6% p.a. ↑	3 years*
2	Mahila Adhikarita Yogana (MAY)	Upto Rs.2.00 Lakh	7% p.a. ↑	5 years *
3	Micro Credit Finance (MCF)	Upto Rs.1.00 Lakh	7% p.a. ↑	3 years*
4	General Term Loan (GTL)	Upto Rs.10.00 Lakh	8% p.a. ↑	10 years*
		Above Rs.10.00 Lakh & upto Rs.15.00 Lakh	9% p.a. ↑	
5	Education loan (EL)	Upto Rs.10 Lakh	6% p.a. ↑ (0.5% rebate for women)	5 years after co-termination of course with moratorium period of one year.
		Upto Rs.20.00 Lakh (For study in abroad)	7% p.a. ↑ (0.5% rebate for women)	
6	Scheme for "Pay and use" community toilets	Upto Rs.25.00 Lakh	8% ↑	10 years**
7	Sanitary Marts Scheme	Upto Rs. 15.00 Lakh	7% p.a. ↑	10 years*
8	Green Business Scheme	Upto Rs.7.50 Lakh	6% p.a. ↑	10 years***
		Above Rs.7.50 Lakh & upto Rs.15.00 Lakh	7% p.a. ↑	
		Above Rs.15.00 Lakh & upto Rs.30.00 Lakh	8% p.a. ↑	

*After implementation period of 120 days and moratorium of 180 days.

** After implementation period of 180 days and moratorium of 180 days.

*** Including a moratorium period of 180 days.

@1% rebate for women beneficiaries and 0.5% rebate for timely repayment.

II. National Scheduled Castes Finance and Development Corporation (NSFDC)

Scheme	Project Cost	Maximum Loan limit up to 90% of Project Cost	Interest Rate p.a. w.e.f 19.02.2024	Repayment Period	Moratorium Period
Mahila Samridhi Yojana (MSY)	Up to Rs.1.40 lakh	Rs.1.25 lakh	6%	Within 3 years	3 months
Micro-Credit Finance (MCF)	Up to Rs.1.40 lakh	Rs.1.25 lakh	6.5%	Within 3 years	3 months
Suvidha Loan	Up to Rs.10 lakh	Rs.9 lakh	8%	Within 5 years	6 months except for plantation and construction activities for which it will be 12 months
Utkarsh Loan	Above Rs.10 lakh and upto Rs. 50 Lakh	Rs.45 lakh	9%	Within 7 years	
EDUCATION LOAN					
Educational Loan Scheme (ELS)	For studies in India, upto Rs.30 lakh or 90% of course fee, whichever is less		6% (Men) 5.5% (Women)	Within 10 years for loan upto Rs.10 lakh, Within 12 years for loan above Rs.10 lakh	6 months after course completion or getting employment, whichever is earlier
	For studies abroad, upto Rs.40 lakh, or 90% of course fee, whichever is less		7% (Men) 6.5% (Women)		

III. National Backward Classes Finance and Development Corporation (NBCFDC)

Particular	Interest Rate p.a. w.e.f 01.04.2024	Repayment Period
I. For income generating activities		
(i) Upto Rs. 1.25 Lakh	7%	4 year
(ii) Rs.1.25 Lakh to Rs.15.00 Lakh	8%	7 year
II. For Education		
(i) Upto Rs.15.00 Lakh	8%	Max. 10 years (inclusive of 5 year moratorium period)
III. Group Loan Scheme		
Rs.1.25 Lakh (Max. Rs.15.00 Lakh per group)	6%	3 year

IV. National Divyang Finance and Development Corporation

Scheme Particulars	Rate of Interest
Divyangjan Swalamban Yojna	
Upto 0.50 Lakh**	5.00
Above 0.50 Lakh upto 5.00 Lakh	6.00
Above 5.00 Lakh upto 15.00 Lakh	7.00
Above 15.00 Lakh upto 30.00 Lakh	8.00
Above 30.00 Lakh upto 50.00 Lakh	9.00

** Rebate of 1% in interest will be allowed to women with disabilities/persons with disabilities other than OH in self-employment loans upto 50,000/-

Note for all Schemes: Concessions if any proposed over above mentioned RoI to female borrowers or any other category or case will be available & applicable as suggested in the scheme circular.
