

## Annexure: Rate Of Interest

Name of Loan Schemes		Criteria	Revised Rates (w.e.f. 01.05.2025)	Interest Table Code	
Kisan Credit Card  Indirect Agriculture & other priority sector loan schemes e.g. Krishi Samagri Vyavsayi Yojna, ACABC, Slaughter House, , Solar Photovoltaic System ,Krishak Awas Yojana, Rural Godowns		Up to Rs. 3.00 Lakh	9.00% (7% p.a. where account is regular and timely rollover)	KCC01 (For New Accounts),KCC2L (For existing A/Cs) orKCC3L (For existing A/Cs)	
		>Rs. 3.00 Lakh to 25.00 lakh	11.00%	KCC01 (For New Accounts),KCC5L (For new	
		> Rs. 25.00 Lakh	11.00%	KCC01 (For New Accounts).KCC5L (For new or existing A/Cs)	
		Up to Rs. 3.00 Lakh	9.00%	AGPRO	
		>Rs. 3.00 Lakh to 25.00 lakh	11.00%	AGPRO	
		> Rs. 25.00 Lakh	11.50%	AGPRO	
Krishak Awas Rin Yojana		All Cases	11.00%	LA056	
Prof. & Self Employed		Up to Rs. 3.00 Lakh	10.40%	MSME4- CC TYPE SCHEME ,MSPS1-OD Type Scheme &	
		>Rs. 3.00 Lakh to 25.00 lakh	10.90%	MSME4- CC TYPE SCHEME, MSPS2-OD Type Scheme &	
		>25.00 lakh	11.40%	MSME4- CC TYPE SCHEME, MSPS3-OD Type Scheme &	
Saral Vyapar Yojna	1.Up to Rs. 10.00 Lakh	Up to Rs. 10.00 Lakh (Fixed Rate)	10.50%	& LA061- LAA TYPE SCHEME	
	2.Above 10.00 Lac,(Cr. Rating Based)	Credit Rating	Interest Rate	FOR ODA TYPE	FOR LAA TYPE
		A+	9.50%	SVYA1	SVLA1
		A	10.40%	SVYA2	SVLA2
		B+	11.50%	SVYB1	SVLB1
		B	12.60%	SVYB2	SVLB2

		<b>C &amp; D</b>	13.70%	SVYC1	SVLC1
<b>Farm Mech Scheme (Tractor, Power Triller &amp; Harvester) and other Direct Agri Invest. Credit Schemes viz Kisan Sulabh Loan, Agri. Land Purchase, OFWM, Agri. Implements, Dairy, DEDS, Fisheries, Piggeries, Sheep/Goat. Poultry, Deep Borewell, FPC, Agri Junction, Debt Swap, Horticulture, Loan for cold storage &amp; Loan Against Ware House or Cold Storage Receipt.</b>		Up to Rs. 3.00 Lakh	9.00%	AGINV	
		>Rs. 3.00 Lakh to 25.00 lakh	10.50%	AGINV	
		> Rs. 25.00 Lakh	10.50%	AGINV	
<b>General Credit Card (GCC), SCC &amp; WCC</b>		Up to Rs. 3.00 lakh	11.00%	CC006-MSME6 & CC005-MSME7	
		>Rs. 3.00 Lakh up to Rs. 10.00 lakh	11.50%	CC006-MSWCC & CC005-MSGCC	
		Loan Above Rs. 10.00 lakh Credit Rating Based		CCA	LAA
		<b>A+</b>	9.50%	MSCC1	MSMA1
		<b>A</b>	10.40%	MSCC2	MSMA2
		<b>B+</b>	11.50%	MSCC3	MSMA3
		<b>B</b>	12.60%	MSCC4	MSMA4
		<b>C</b>	13.70%	MSCC5	MSMA5
	<b>D</b>	15.00%	MSCC6	MSMA6	
<b>MSME (Up to Rs. 10.00 Lakh) Micro / Small Enterprises</b>		Up to Rs. 3.00 lakh	11.00%	MSME4- CC TYPE SCHEME & LMSME- LAA TYPE SCHEME	
		>Rs. 3.00 Lakh up to Rs. 10.00 lakh	11.50%	MSESM- CC TYPE SCHEME & LMSME- LAA TYPE	
<b>MSME Above Rs. 10.00 Lakh (Credit Rating Based)</b>		Loan Above Rs. 10.00 lakh Credit Rating Based	Interest Rate	CCA	LAA
		<b>A+</b>	9.50%	MSCC1	MSMA1
		<b>A</b>	10.40%	MSCC2	MSMA2
		<b>B+</b>	11.50%	MSCC3	MSMA3
		<b>B</b>	12.60%	MSCC4	MSMA4
		<b>C</b>	13.70%	MSCC5	MSMA5

		D	15.00%	MSCC6	MSMA6		
<b>Trade Finance - Working Capital</b>		Up to Rs. 3.00 lakh	11.00%	MSME4- CC TYPE SCHEME & LMSME- LAA TYPE			
		>Rs. 3.00 Lakh up to Rs. 10.00 lakh	11.50%	MSTRA- CC TYPE SCHEME & LMSME- LAA TYPE SCHEME			
		As per MSME based on credit rating				CCA	LAA
		A+	9.50%	MSCC1	MSMA1		
		A	10.40%	MSCC2	MSMA2		
		B+	11.50%	MSCC3	MSMA3		
		B	12.60%	MSCC4	MSMA4		
		C	13.70%	MSCC5	MSMA5		
		D	15.00%	MSCC6	MSMA6		
<b>Road Transport Operator (SRTO)</b>	Upto Rs 10.00 lakh	Up to Rs. 3.00 lakh	11.00%	LSRTA			
		>Rs. 3.00 Lakh up to Rs. 10.00 lakh	11.50%	LSRTA			
	Above Rs. 10.00 Lakh- Rating Based	<b>Credit Rating</b>	<b>Credit Rating based</b>				
		A+	9.50%	RTOA1			
		A	10.40%	RTOA2			
		B+	11.50%	RTOB1			
		B	12.60%	RTOB2			
		C	13.70%	RTOC1			
D	15.00%	RTOD1					
<b>SHG</b>		Up to Rs. 3.00 Lakh	7.00%	LNSHG-SHG	SHG02		
		>Rs. 3.00 Lakh & upto Rs. 5.00 Lakh	10.00%	LANRL-NRLM	CCNRL		
		Above Rs. 5.00 Lakh	12.40%	LNUU1-NULM	CCNUL		
<b>JLG</b>		Interest rate same as applicable on the type (scheme)					
<b>Housing Loan –(Including Home Improvement) (CIBIL Score Based)</b>		CIBIL (Credit Vision) Score			TABLE CODE		
		800 & above	8.20%	TH800			
		799 to 751	8.40%	HLP03			
		726 to 750	8.65%	HLP02			
		701 to 725	8.85%	HLP01			
		700 and Below	9.50%	HLP04			

		CIBIL (-1)	8.40%	HLS01
Education Loan Scheme		Floating		
		Up to Rs. 04.00 Lakh (0.5% rebate-Girl Student)	10.50%	LNEDU(USE PREFERENTIAL FOR 0.5% REBATE)
		>4.00 L to 7.50 L (0.5% rebate-Girl Student)	10.50%	LNEDU(USE PREFERENTIAL FOR 0.5% REBATE)
		> Rs. 7.50 Lakh (0.5 % rebate-Girl Student)	11.15%	LNEDU(USE PREFERENTIAL FOR 0.5% REBATE)
		Fixed		
		Up to Rs. 04.00 Lakh (0.5% rebate-Girl Student)	13.05%	LEF01
		>4.00 L to 7.50 L (0.5% rebate-Girl Student)	13.05%	LEF02
		> Rs. 7.50 Lakh (0.5 % rebate-Girl Student)	14.55%	LEF03
Education Loan (Premier Inst) such as IIM-Ahmadabad/ Kolkata/ Bangalore/ XLRI-Jamshedpur etc.		Type of Institution		
		A	8.15%	TELOA
		B	8.45%	TELOB
		C	9.75%	TELOC
		D	9.95%	TELOD
Loan for Bank Premises		All cases	11.00%	LA010
PM Svanidhi Yojana		All Cases	14.75%	PMSVN
Loan Against Future Rent Receivables.		All Cases	12.00%	FRRT1
NHFDC (Interest Rebate of 1% for Women)		Up to Rs. 50,000/-	5.00%	LAFX8-LAA Type Scheme NHFDC-CCA Type scheme
		>Rs. 50000 to 5.00 Lakh	6.00%	LAFX8-LAA Type Scheme NHFDC6-CCA Type scheme
		> Rs. 5.00 Lakh to Rs. 15.00 lakh	7.00%	LAFX8-LAA Type Scheme NHFDC7-CCA Type scheme
		> Rs. 15.00 Lakh to Rs. 30.00 lakh	8.00%	LAFX8-LAA Type Scheme NHFDC8-CCA Type scheme
		> Rs. 30.00 Lakh to Rs. 50.00 lakh	9.00%	LAFX8-LAA Type Scheme NHFDC9-CCA Type scheme
Car Loan Scheme		CIBIL (Credit Vision) Score		
		768 & above	8.85%	CLP03 CLN03

		726 to 767	9.40%	CLP02	CLN02
		675 to 725	10.60%	CLP01	CLN01
		Below 675	12.00%	CLP04	CLN04
		CIBIL (-1)	9.40%	CLP02	CLN02
				CLS01	NA
		<b>Electric Vehicle</b>			
		775 & Above	8.75%	TC775	
<b>Personal Loan Scheme including Shikshak Samman Yojna (CIBIL Score Based)</b> <b>Existing customers having account relationship with us</b>		CIBIL (Credit Vision) Score		TABLE CODE	
		<b>Floating</b>		TL	OD
		800 & above	10.50%	PLP04	ODPL1
		750-799	11.00%	PLP03	ODPL2
		700-749	11.50%	PLP02	ODPL3
		Below 700	13.00%	PLP01	ODPL4
		CIBIL (-1) & 0	11.50%	PLP05	ODPL5
<b>Personal Loan-Other cases i.e. for applicant having account relationship with other Bank</b>		768 & above	14.45%	PLN04	
		726 to 767	15.45%	PLN03	
		700 to 725	16.45%	PLN02	
		Below 700	17.45%	PLN01	
		CIBIL (-1)	15.45%	PLN05	
		CIBIL (0)	NA	NA	
<b>Personal Loan to Staff</b>		CIBIL N.A.	10.50%	PLS01	
<b>Loan to Doctors</b>		Up to Rs. 3.00 Lakh	10.00%	LNDOC-LAA SCHEME & ODDOT-ODA SCHEME	
		>RS. 3.00 LAKH upto Rs. 25.00 lakh	11.00%	LNDOC-LAA SCHEME & ODDTR-ODA SCHEME	
		>Rs.25.00 lakh Bases on Rating	Interest Rate	ODA	LAA
		A+	10.00%	DOOD1	DOCA1
		A	10.50%	DOOD2	DOCA2
		B+	10.75%	DOOD3	DOCA3
		B	11.75%	DOOD4	DOCA4
		C	14.00%	DOOD5	DOCA5
		D	14.50%	DOOD6	DOCA6
	<b>Property Loan Scheme</b>	Against Residential Property	Cibil Score 750 & Above	10.55%	
Cibil Score 700 To 749			10.75%		
Cibil Score -1			10.75%		

		Cibil Score 675 to 699	11.55%	
		Cibil Score Below 675	12.35%	
	Against Commercial Property & others	Cibil Score 750 & Above	10.95%	
		Cibil Score 700 To 749	11.15%	
		Cibil Score -1	11.15%	
		Cibil Score 675 to 699	11.95%	
		Cibil Score Below 675	12.85%	
<b>LABOD-Public</b>		All Cases	1.00% more than FD Rate	USE PREFERENTIAL
<b>LABOD-Staff</b>		All Cases	1.00% more than FD Rate	USE PREFERENTIAL
<b>LABOD-Third Party</b>		All Cases	2.00% more than FD Rate or 9.00% which is higher	USE PREFERENTIAL
<b>Loan Against LIC Policy-Public</b>		All Cases	11.50%	LA026,ODKVP
<b>Loan Against LIC Policy-Staff</b>		All Cases	11.50%	LA026(USE PREFERENTIAL)
<b>Loan Against NSC/KVP (Public)</b>		All Cases	11.50%	LA028
<b>Loan Against NSC/KVP (Staff)</b>		All Cases	1.00% over NSC/KVP Rate	USE PREFERENTIAL
<b>Loan to BCs/VLEs</b>		All Cases	10.90%	USE PREFERENTIAL
<b>Krishi Udyami Swavlamban Yojna</b>		Up to Rs. 3.00 Lakh	10.00%	LNKSY
		>Rs. 3.00 Lakh	11.00%	LNKSY
<b>Solar</b>		Up to Rs. 3.00 Lakh	10.65%	LSOLR
		>Rs. 3.00 Lakh	11.90%	LSOLR
<b>PM Suryghar Muft Bill Yojna</b>		Upto 3.00 KW	For Home Loan/ Non Home Loan	7%
		3.00 KW to 10.00 KW	Same As House Loan/ House Loan + 1%	Existing HL+1%
<b>BP/TOD</b>		All Cases	18.00%	TODBP
<b>Two Wheeler Loan Scheme</b>		All Cases	13.65%	LA060- NON PREFERRED & LA059- PREFERRED
<b>Kisan Tatkai Rin Yojana</b>		As per Direct Agriculture Loans(9%)		AS PER SCHEME

<b>MUDRA LOANS /SME(PMMY)</b>		To be applied according to purpose wise	AS PER SCHEME
<b>Stand Up India</b>		To be applied according to purpose wise	AS PER SCHEME
<b>Top Up Loan facility to existing Home Loan Borrowers</b>		All Cases including Staff	9.90%
			LA066
<b>NSFDC (Interest Rebate of 1% for Women)</b>		MICRO-CREDIT FINANCE SCHEME (MCF)	5.00%
		LAGHU VYAVASAY YOJNA(LVY)	6.00%
		MAHILA SAMRIDHI YOJNA (MSY)	4.00%
		TERM LOAN Up to Rs.5.00 lakh	6.00%
		>Rs.5.00 lakh & up to Rs.10.00 lakh	8.00%
		>Rs.10.00 lakh & up to Rs.20.00 lakh	9.00%
		>Rs.20.00 lakh & up to Rs.27.00 lakh	10.00%
<b>NSKFDC (Interest Rebate of 1% for Women)</b>		Term Loan	6.00%
		Mahila Adhikarita Yojna (MAY)	5.00%
		Mahila Samridhi Yojna (MSY)	4.00%
		Micro Credit Finance (MCF)	5.00%
		Education Loan	4.00%
		Sanitation Workers Rehabilitation Scheme (SWRS)	6.00%
		Sanitary Mart Scheme	4.00%
<b>PMKUSUM</b>		Up to Rs 3.00 Lakh	9.00%
		> Rs 3.00 Lakh to Rs 25.00 Lakh	11.00%
		> Rs 25.00 Lakh	11.50%
<b>Agriculture Infrastructure Fund</b>		All Cases	9.00%
<b>New Tractor Loan Schemes</b>		Agriculture end use	13%
		Agriculture cum Commercial Use	13.50%
		(i) Agriculture use	
		(ii) Commercial Use	
		Tatkal Tractor Loan	14%

<b>PMFME</b>		Upto Rs 3.00 Lakh	9.00%	PMFME-FOR CCA SCHEME & LA082 - FOR LAA	
		> Rs 3.00 Lakh	11.00%	CCFME-FOR CCA SCHEME & LA082 - FOR LAA SCHEME)	
<b>GOLD Loan</b>		Retail	9.15%	LA535-TERM LOAN	
		MSME	9.25%	LA535-TERM LOAN OD015-OVERDRAFT	
		Agriculture	8.75%	LA537-TERM LOAN OD015-OVERDRAFT	
<b>All other loans which are not mentioned above</b>		Loan Amount	Priority Sector/Non-PS	PS	NPS
		Up to Rs. 50,000/-	13.15%/13.90%	LA006	LA007
		>Rs. 50,000/- to Rs. 2.00 Lakh	13.9%/15.40%	LA006	LA007
		> Rs. 2.00 Lakh to Rs.20.00Lakh	15.4%/16.90%	LA006	LA007
		Above Rs.20.00 Lakh			
<b>DRI</b>			4.00%	Use Preferential	
<b>PM Vishwakarma Loan</b>			5.00%	LPMV1	
<b>NBCFDC</b>	For Income Generation Activity	Upto 1.25 Lakh	7.00%	NBCIG	
		Above 1.25 to 15.00 lakh	8.00%	NBCIG	
	For Education	Upto 15.00 lakh	8.00%	NBCEL	
	Gropu Loan Scheme	Upto 15.00 lakh per Group	6.00%	NBCGL	