

## ANDHRA PRADESH MAHESH CO-OPERATIVE URBAN BANK LTD.

## (MULTI-STATE SCHEDULED BANK)

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## RATE OF INTEREST ON LOANS & ADVANCES EFFECTIVE FROM 20.01.2023

SI	From 01.11.2021 to 19.01.2023						From 20.01.2023								
No	Parti	Particulars Rate of Interest					Particulars					R	Rate of Interest		
1.	All loans and advances irrespective of amount						All loans and advances irrespective of amount						amount		
	Particulars	red Unsecured			Part	iculars	1	Seco		red	Unsecured				
				- 10.50% 10.00% - 11.			MSME loans		s A++	+ 9.	9.00% - 10.50%				
	& advances	A++	10.60% -	10.60% - 12.50%		11.60% - 13.50%		& advances		10.					
	(i.e., priority	A+	12.60% -	14.00% 13.6		% - 15.00%	(i.e., priority		v A+	12.	12.60% - 14.0		6 13.60% - 15.00%		
	sector)					% - 16.50%	sector)		A	14.	14.10% - 15.50%				
	B 16.			0%	1	7.00%			В		16.00%		17.00%		
٠	As per Credit rating  (*) Additional Interest @0.50% over and above the applicable rate shall be charged in case of non priority sector Loans & Advances						As per Credit rating  (*) Additional Interest @0.50% over and above the applicable rate shall be charged in case of non priority sector Loans & Advances								
2	Mahesh Gruha Y	oiana Lo	ans upto	A		6.90%	Maha	ah (	~miha	Vois		A	8.50 - 9.50%		
_	Rs.35.00 lakhs el		В		7.50%	Mahesh Gruha Yojana				22.000	В	9.60 - 10.25%			
	under Pradhan M			Ĉ	9.00%	Loans under Priority				ity	c	10.30 - 11.00%			
	(PMAY).		0.007			Sector				18					
		D		10.50%		Cost	Loan	House	• ]	,D	11.10 - 11.50%				
								of unit	amount not exeedi ng						
	Loans up to a	Loans up to and inclusive of				6.90%	Metro	45	35	10					
			A			area	lakhs	lakhs		lakhs					
	Rs.25.00 lakhs, which are not covered under Pradhan Mantri Awas Yojana Scheme.  Loans above Rs.25.00 lakhs which are not covered under Pradhan Mantri Awas Yojana Scheme  As per Credit Rating			A 9.00% B 10.000 C 11.000		7.50%	Other	30	25	6 lakh	lakhs				
							area	lakhs	lakhs	lakhs					
						10.50%									
						9.00% 10.00% 11.00% 12.00%	Mahesh Gruha Yojana Loans under Non Priority Sector  As per Credit Rating			(*) Additional Interest @0.50% over and above the applicable rate shall be charged in case of non priority sector Loans & Advances					
_	CI OD /D					N. 16014D						. ÷.			
3.	Clean OD/Pers	Included in Non MSME loans & advances(i.e., Non- priority sector) – Unsecured			Inc	luded					ances (i.e., Non-				
	to Rs.50,000/-										secured				
					As per Credit R				kating	ating					
	~		As per Credit Rating				SWINE.								
4	Gold Loans					Gold Lo	ans								
	a. 6 month				(8)										
	EQIs		8.00	1%	a. 6 months scheme with 2 EQ				2 EQ	Is					
	L 10				b. 12 months Bullet payment scheme viz. "Mahesh Flexi Gold Loan"										
	b. 12 month	6.90%													
	scheme viz. Gold Loan"								d						
	Gold Loan														
	c. Gold Overdraft.							Cold C	ordraft						
	(only for busine	9.00%			c. Gold Overdraft.  (only for business purpose and to be supported by business proof and financials)				_						
	The state of the s									9 000/					
	to be supporte								of	9.00%					
	proof and financ														
5.	Loans against	8.50% - 12.00%			Loans against pledge of					8.50% - 12.00%					
		(As per Credit Rating)			warehouse/cold storage receipts				- 1	(As per Credit					
	warehouse/cold	1 5	storage	(As p	er Cre	dit Rating)	wareho	ouse/co	old stora	ige rec	eipts		(As per Credit		

SL 6.	From 01.11.2021 t	o 19.01.2	023	From 20.01.2023					
	Particulars	Rat	e of Interest	Particulars	Rate of Interest				
	Over and above the rate on deposits for Loans & Advances against Bank's own deposits.  a. Loans against Deposits of	Self	3 <sup>rd</sup> Party	Over and above the rate on deposits for Loans & Advances against Bank's own deposits.	Se	lf	3 <sup>rd</sup> Party		
	less than Rs.25.00 lakhs b. Loans against Deposits of	1 %	1 %	a. Deposits of less than Rs.25.00 lakhs	19	6	2%		
	Rs.25.00 lakhs and above c. Against NRE deposits of	1 %	2 %	b. Deposits of Rs.25.00 lakhs and above	1%	6	1%		
	less than Rs.10.00 lakhs d. Against NRE deposits of			c. Against NRE deposits of less than Rs.10.00 lakhs	1%	6	2%		
	Rs.10 lakhs & above but not exceeding Rs.20.00 lakhs	1 %	1 %	d. Against NRE deposits of Rs.10 lakhs & above but not exceeding Rs.20.00 lakhs	1%	6	1%		
7.	a. Vehicle Loans (For borrowers enjoying credit limits with good track record)	respec	ate applicable to tive accounts or ichever is lower	a. Vehicle Loans (For borrowers enjoying credit limits with good track record)	As per rate applicable to respective accounts or 9%, whichever is lower				
	b. Vehicle Loans (Others)		9.00%	b. Vehicle Loans (Others)	9.00% 9.00% to 12% (As per Credit Rating) 9% (New sanctions)				
	c. Vehicle Loans under Corporate Guarantee	100	0% to 12% Credit Rating)	c. Vehicle Loans under Corporate Guarantee					
	d. 4 Wheeler loans to officers and above cadre (staff)	9% (N	few sanctions)	d. 4 Wheeler loans to officers and above cadre (staff)					
8.	Loans and Advances against	A	8.00 - 9.00%	Loans and Advances against Govt.	A		-9.00%		
	Govt. Securities i.e. Bonds /	В	9.10%-10.00%	Securities i.e. Bonds / Securities	В	9.109	%-10.00%		
	Securities issued by State,	C	10.10% - 10.50%	issued by State, Central Govt. and	C	10.109	% - 10.50%		
	Central Govt. and RBI Relief Bonds, LIC Policies, NSC/KVP etc.	As per C	redit rating	RBI Relief Bonds, LIC Policies, NSC/KVP etc.	As rating	per	Credit		
9.	Educational loans:			Educational loans:					
	a. Upto Rs.5.00 lakhs		9.50%	a. Upto Rs.5.00 lakhs	9.50% 10.50% 11.50%				
	b. Above Rs.5.00 lakhs to Rs.20.00 lakhs		10.50%	b. Above Rs.5.00 lakhs to Rs.20.00 lakhs					
	c. Above Rs.20.00 lakhs		11.50%	c. Above Rs.20.00 lakhs					
10.	Bills Discounted against LCs		cided by HO	Bills Discounted against LCs	As decided by HO				
11.	TODs and excess drawings		18.00%	TODs and excess drawings	18%				
	8 1	5.5		Excess Drawings	2% above existing Rate of Interest				
12.	Rent Securitization loan Schemes		% - 11.50% redit Rating)	Rent Securitization loan Schemes	9.00% - 11.50% (As per Credit Rating)				
13.	Advances against shares		10.50%	Advances against shares	10.50%				
14.	Commercial Real Estate other	A	11.00%	Commercial Real Estate other than	A	1	1.00%		
	than Housing loans	B 12.00% - 13.00%		Housing loans	В	12	2.00% - 3.00%		
		С	14.00%		С		4.00%		
		D	15.00%		D 15.00%				