

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

Sl No	From 01.11.2021 to 19.01.2023			From 20.01.2023																																													
	Particulars		Rate of Interest	Particulars		Rate of Interest																																											
1.	All loans and advances irrespective of amount			All loans and advances irrespective of amount																																													
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2	<p>Mahesh Gruha Yojana Loans upto Rs.35.00 lakhs eligible for subsidy under Pradhan Mantri Awas Yojana (PMAY).</p> <p>Loans up to and inclusive of Rs.25.00 lakhs, which are not covered under Pradhan Mantri Awas Yojana Scheme.</p> <p>Loans above Rs.25.00 lakhs which are not covered under Pradhan Mantri Awas Yojana Scheme</p> <p>As per Credit Rating</p>	<table><tr><td>A</td><td>6.90%</td></tr><tr><td>B</td><td>7.50%</td></tr><tr><td>C</td><td>9.00%</td></tr><tr><td>D</td><td>10.50%</td></tr></table> <table><tr><td>A</td><td>6.90%</td></tr><tr><td>B</td><td>7.50%</td></tr><tr><td>C</td><td>9.00%</td></tr><tr><td>D</td><td>10.50%</td></tr></table> <table><tr><td>A</td><td>9.00%</td></tr><tr><td>B</td><td>10.00%</td></tr><tr><td>C</td><td>11.00%</td></tr><tr><td>D</td><td>12.00%</td></tr></table>	A	6.90%	B	7.50%	C	9.00%	D	10.50%	A	6.90%	B	7.50%	C	9.00%	D	10.50%	A	9.00%	B	10.00%	C	11.00%	D	12.00%		<p>Mahesh Gruha Yojana Loans under Priority Sector</p> <table><tr><td></td><td>Cost of unit</td><td>Loan amount not exceeding</td><td>House repairs</td></tr><tr><td>Metro area</td><td>45 lakhs</td><td>35 lakhs</td><td>10 lakhs</td></tr><tr><td>Other area</td><td>30 lakhs</td><td>25 lakhs</td><td>6 lakhs</td></tr></table> <p>Mahesh Gruha Yojana Loans under Non Priority Sector</p> <p>As per Credit Rating</p>		Cost of unit	Loan amount not exceeding	House repairs	Metro area	45 lakhs	35 lakhs	10 lakhs	Other area	30 lakhs	25 lakhs	6 lakhs	<table><tr><td>A</td><td>8.50 - 9.50%</td></tr><tr><td>B</td><td>9.60 - 10.25%</td></tr><tr><td>C</td><td>10.30 - 11.00%</td></tr><tr><td>D</td><td>11.10 - 11.50%</td></tr></table> <p>(*) Additional Interest @0.50% over and above the applicable rate shall be charged in case of non priority sector Loans & Advances</p>	A	8.50 - 9.50%	B	9.60 - 10.25%	C	10.30 - 11.00%	D	11.10 - 11.50%
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3.	Clean OD/Personal Loans up to Rs.50,000/-	Included in Non MSME loans & advances (i.e., Non-priority sector) – Unsecured As per Credit Rating		Included in Non MSME loans & advances (i.e., Non-priority sector) – Unsecured As per Credit Rating																																													
4	<p>Gold Loans</p> <p>a. 6 months scheme with 2 EQIs</p> <p>b. 12 months Bullet payment scheme viz. "Mahesh Flexi Gold Loan"</p> <p>c. Gold Overdraft. (only for business purpose and to be supported by business proof and financials)</p>	<p>8.00%</p> <p>6.90%</p> <p>9.00%</p>		<p>Gold Loans</p> <p>a. 6 months scheme with 2 EQIs</p> <p>b. 12 months Bullet payment scheme viz. "Mahesh Flexi Gold Loan"</p> <p>c. Gold Overdraft. (only for business purpose and to be supported by business proof and financials)</p>	<p>8.00%</p> <p>8.00%</p> <p>9.00%</p>																																												
5.	Loans against pledge of warehouse/cold storage receipts	8.50% - 12.00% (As per Credit Rating)		Loans against pledge of warehouse/cold storage receipts	8.50% - 12.00% (As per Credit Rating)																																												

SL	From 01.11.2021 to 19.01.2023			From 20.01.2023		
	Particulars	Rate of Interest		Particulars	Rate of Interest	
6.	Over and above the rate on deposits for Loans & Advances against Bank's own deposits. a. Loans against Deposits of less than Rs.25.00 lakhs b. Loans against Deposits of Rs.25.00 lakhs and above c. Against NRE deposits of less than Rs.10.00 lakhs d. Against NRE deposits of Rs.10 lakhs & above but not exceeding Rs.20.00 lakhs	Self	3 rd Party	Over and above the rate on deposits for Loans & Advances against Bank's own deposits. a. Deposits of less than Rs.25.00 lakhs b. Deposits of Rs.25.00 lakhs and above c. Against NRE deposits of less than Rs.10.00 lakhs d. Against NRE deposits of Rs.10 lakhs & above but not exceeding Rs.20.00 lakhs	Self	3 rd Party
		1 %	2 %		1%	2%
		1 %	1 %		1%	1%
		1 %	2 %		1%	2%
		1 %	1 %		1%	1%
7.	a. Vehicle Loans (For borrowers enjoying credit limits with good track record) b. Vehicle Loans (Others) c. Vehicle Loans under Corporate Guarantee d. 4 Wheeler loans to officers and above cadre (staff)	As per rate applicable to respective accounts or 9%, whichever is lower 9.00% 9.00% to 12% (As per Credit Rating) 9% (New sanctions)		a. Vehicle Loans (For borrowers enjoying credit limits with good track record) b. Vehicle Loans (Others) c. Vehicle Loans under Corporate Guarantee d. 4 Wheeler loans to officers and above cadre (staff)	As per rate applicable to respective accounts or 9%, whichever is lower 9.00% 9.00% to 12% (As per Credit Rating) 9% (New sanctions)	
8.	Loans and Advances against Govt. Securities i.e. Bonds / Securities issued by State, Central Govt. and RBI Relief Bonds, LIC Policies, NSC/KVP etc.	A	8.00 - 9.00%	Loans and Advances against Govt. Securities i.e. Bonds / Securities issued by State, Central Govt. and RBI Relief Bonds, LIC Policies, NSC/KVP etc.	A	8.00 - 9.00%
		B	9.10%-10.00%		B	9.10%-10.00%
		C	10.10% - 10.50%		C	10.10% - 10.50%
		As per Credit rating			As per Credit rating	
9.	Educational loans:			Educational loans:		
	a. Upto Rs.5.00 lakhs	9.50%		a. Upto Rs.5.00 lakhs	9.50%	
	b. Above Rs.5.00 lakhs to Rs.20.00 lakhs	10.50%		b. Above Rs.5.00 lakhs to Rs.20.00 lakhs	10.50%	
	c. Above Rs.20.00 lakhs	11.50%		c. Above Rs.20.00 lakhs	11.50%	
10.	Bills Discounted against LCs	As decided by HO		Bills Discounted against LCs	As decided by HO	
11.	TODs and excess drawings	18.00%		TODs and excess drawings	18%	
				Excess Drawings	2% above existing Rate of Interest	
12.	Rent Securitization loan Schemes	9.00% - 11.50% (As per Credit 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 than Housing loans	A	11.00%	Commercial Real Estate other than Housing loans	A	11.00%
		B	12.00% - 13.00%		B	12.00% - 13.00%
		C	14.00%		C	14.00%
		D	15.00%		D	15.00%