

Rate of Interest on Loans & advances for Public from 15/10/2016.

Sl. No	Type of Loan	Amount	Applicable R OI w.e.f. 15/10/2016
1	Agriculture	Upto Rs. 50,000/-	11.50
		Above Rs. 50,000/-	12.50
2	KCC (regular accounts)	Upto Rs. 3,00,000/-	7.00
		Above Rs. 3,00,000/-	12.00
3	KCC (overdue accounts)	Upto Rs. 3,00,000/-	11.00
		Above Rs. 3,00,000/-	12.00
4	Loan for purchasing Agriculture Land	Full Amount	12.50
5	Kisan Sathi Scheme	Full Amount	12.50
6	Farm Mechanisation	Full Amount	12.50
7	Loan for Tractor/Harvestors etc.	Full Amount	12.50
8	Dairy	Full Amount	12.50
9	Fishery Credit Card	Full Amount	11.50
10	SHG	Upto Rs. 50,000/-	11.50
		Above Rs. 50,000/-	12.50
11	JLG	Upto Rs. 50,000/-	11.50
		Above Rs. 50,000/-	12.50
12	SME	Upto Rs. 50,000/-	11.50
		Above Rs. 50,000/-	12.00
13	PMEGP Loan	Full Amount	12.00
14	Cash Credit	Full Amount	13.00
15	OD to Traders	Full Amount	13.50
16	Weavers Credit Card	Upto Rs. 50,000/-	11.50
		Above Rs. 50,000/-	12.00
17	SRT0	Full	13.00
18	Mortgage Loan	Full	13.50
19	GCC	Full Amount	11.50
20	SCC	Full Amount	11.50

21	Pradhanmantri Mudra Yojana- SIS HU	Upto R s . 50,000/-	11.50
	Pradhanmantri Mudra Yojana- KIS HORE	R s . 50,001/- to R s . 5,00,000/-	12.00
	Pradhanmantri Mudra Yojana- T AR UN	R s . 5,00,001/- to R s . 10,00,000/-	12.00
22	Stand Up India	Full	12.70
23	Construction of New House (HBL)	Full	10.25
24	Repair/Renovation/Extension of existing house	Full	10.25
25	Credit cum Subsidy of Govt. Of India for Rural Housing	Full	10.25
26	Rajiv Rin Yojana	Full	10.25
27	Education Loan	Full	12.50
28	Solar Lightening System	Full	11.00
29	OPS - Others	Full	13.00
30	Vehicle Loan for Personal Use	Full	12.50
31	Personal Loan for Salaried Employees	Full	14.00
32	Temporary OD Facility to Teachers	Full	14.00
33	Personal Loan to Panchayat Teachers	Full	14.00
34	OD for Panchayat/Block Teachers	Full	14.00
35	NPS - Loan against NS C, KVP , LIC policy, Consumer Loan	Full	12.50
36	NPS -TOD in SB & CD	Full	18.00
37	NPS - Non approved schemes	Full	14.00
38	Over Draft/Demand Loan against our Bank's Time Deposit in Borrowers name.	Full	1% above the rate of interest on deposit.
39	Over Draft/Demand Loan against our Bank's Time Deposit in the name of 3 rd party	Full	As per sector wise purpose