

<b>Type of loan</b>	<b>Details</b>	<b>Existing Interest rate applicable from 16/09/2018</b>	<b>Interest Rate applicable from 01/07/2020</b>
Personal Loan	Personal loan Priority Non priority Personal loan without guarantor	14.15%	14%
	Personal Consumer Durable Other hypothecation e.g furniture loan etc.	14.15%	14%
	Varadhast Cash Credit	14.15%	14%
Education Loan	Janata Edu flex CC Janata Edu flex Term loan	11.50%	10.50%
	Professional Edu flex – Cash Credit Term Loan	10.90%	10.50%
Professional Loan	Pro-Growth	13.00%	11.00%
Commercial / Industrial Loan	Cash credit Consumer durable Hypothecation Land and building long term Plant and Machinery WCTL Pledge	Up to RS 100.00 lakhs 14.15% up to Rs 500.00 lakhs 14.65% Rs.500 lakhs & above 15.15%	13.00% single card rate irrespective of loan amount
Builder Loan	Project loan – Builder finance	16.65%	13.00%
Paper Security	LIC NSC Paper security	12.15%	11.00%
FD Loan	Including third party security FDTL FDCC	FD Interest Rate + 2%	FD Interest Rate + 2%
Home Saving	Term Loan	Security Interest Rate + 2%	Security Interest Rate + 2%

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Gold Loan	Gold loan Suvarna Ratna Kanchan Ratna Sulabh Karj Gold	12.15%	<b>Up to Rs 2.00 lakhs</b> A. Priority Sector 9.50% B. Non priority 9.75%  <b>Above Rs 2.00 lakhs</b> A. Priority Sector 10.15% B. Non priority - 11.15%
Agriculture Loan		12.15%	12.15%
Home Loan	Home loan up to Rs 25.00 lakhs Janata Gruh Karj Ratnadurga Gruh	Women Borrowers - 8.95% Other borrowers - 9.10%	Women - 8.70% Other - 8.85% Additional concession of 0.10 if CIBIL score is 750 or more
	Home loan above Rs 25.00 lakhs Janata Gruh Karj Ratnadurga Gruh	10.00%	9.50% Additional concession of 0.10 if CIBIL score is 750 or more
Vehicle Loan	Car Loan ( for personal use )/Dream Car	Up to 36 months - 8.75% up to 60 months - 9.25% up to 84 months -9.50%	Up to 36 months 8.60% up to 60 months 9.10% up to 84 months 9.35%
	Two wheeler Loan	10.15%	
	Commercial Loan	13.15%	12.00%
Udyam Vardhini		13.15%	12.50%
Janata Sanganak /Computer Loan/Mobile Loan	Term Loan	14.00%	11.00%
Dhanwantari Loan		14.00%	14.00%
Mango Loan		12.15%	11.50%
Janata Udyam Vikas		14.15%	12.65%
Annapurna Loan		14.00%	14.00%

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Loan against Shares	Maximum loan up to RS 10.00 lakhs	13.00%	11.00%
Rent Discounting		12.50%	12.50%
Jeevandut Loan		12.65%	12.65%
Svapnapurti loan		Term Loan - Home loan Int+ 2% Cash credit -Home loan Int + 2.50%	Term Loan - Home loan Int +0.50% Cash credit - Home loan Int +1.00%
Ad hoc limit		Loan int rate + 3%	Loan int rate + 3%
Janata Udyogini	As per Loan type	Up to RS 10.00 lakhs - 11.00% Above Rs 10.00 lakhs - as per policy	Up to RS 10.00 lakhs 11.00% Above Rs 10.00 lakhs - as per policy
Janata Start up		Women Borrowers - 11.25% other borrowers - 11.50%	Women Borrowers - 11.25% other borrowers - 11.50%
Janata Riksha loan		Up to 3 Yrs - 11.00% up to 4 Yrs - 12.00%	Up to 3 Yrs - 11.00% up to 4 Yrs - 12.00%
Janata Uphar Gruh		Interest Rate - 16% & 15% for int payment weekly	14.00%
Pune Jilha Vyapari Sangh loan		12.65%	12.65%
Textile Industry- Textile business loan scheme		10.50%	10.50%
Jan Adhar Loan Scheme		11.00%	11.00%
Mediplus		10.15%	10.15%
Covid 19 loan scheme (Apatkalin karj yojana Ref 2/6/20 (190))		As per CC interest rate	As per CC interest rate