

Interest Rate Revision and Credit Rating Applicable from 1.11.2022

Type of loan	Details	Revised rate recommended from 1.11.2022
Personal Loan	Personal loan Priority /Non priority, Personal loan without guarantor	15.00%
Personal Loan	Varadhast Cash credit	15.00%
Education Loan	Janata Eduflex CC, Janata Eduflex Term loan	10.50% And 10.00% For Cibil above 700
	Professional Eduflex	10.50% And 10.00% For Cibil above 700
Professional Loan	Pro-Growth	10.50% And 10.00% For Cibil above 700
Commercial/ Industrial Loan	Cash credit ,Consumer durable, Hypothication ,Land and building, long term, Plant and Machinery , WCTL, Pledge	Refrence rate 11% ROI Minimum 9.00 % Maximum 14.00% **based on credit rating. Machinery used for Infra development - loan up to Rs 75.00- 10.00% and 9.50 % for cibil above 700 Or below CMR5 For Non infra Machinery Loan up to RS 75.00 lakh ROI 10.50% and 10 % for cibil above 700 or below CMR 5 All Machinery loan above RS 75.00 lakh –ROI will be Based on credit rating (9.00% to 14.00%)
Builder Loan	Project loan –Builder finance	14.00%
Paper security	LIC/NSC/Paper security	12.00%
FD Loan	Including third party security	FD Interest Rate + 2.00%
Home Saving		Security Interest Rate + 2.00%
Gold Loan	Gold loan ,Suvarna Ratna ,Kanchan Ratna,Sulabh Karj Gold	Up to Rs 2.00 lakh –9.00% Above Rs 2.00 lakh-9.50 %
Agriculture Loan -		13.15%
Home Loan	Home loan	Loan Up to Rs. 35 Lakh ROI 8.10% Above Rs. 35 Lakh 8.40% *Additional concession of 0.15% if CIBIL score is more than 700
Vehicle Loan	Car Loan (for personal use)/Dream Car	Loan Up to Rs 50.00 lakh For period up to 84 months ROI will be 9.50% and ROI 9 % For cibil above 700

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	Two wheeler Loan	Loan Up to Rs 2.00 lakh For period up to 60 months ROI will be 9.50% and ROI 9 % For cibil above 700
	Two wheeler Loan (Electric Bike)	Loan Up to Rs 2.00 lakh For period up to 36 months ROI will be 9.50% and ROI 9 % For cibil above 700
	Commercial Loan	Loan Up to Rs 75.00 lakh and period Up to 84 Month 9.50% And ROI – 9 % For cibil above 700 / below CMR5 Loan Above RS 75.00 lakh -13.00%
Udyam Vardhini		10.00% And 9.50 % For Cibil above 700 / below CMR 5
Group Personal Loan		13.00%
Janata Sanganak /Mobile Loan		12.00%
Mango Loan		12.50%
Janata Udyam Vikas -		13.65%
Loan against Shares	Maximum loan up to RS 10.00 lakhs	10.00%
Rent Discounting		Loan for CRE - 13.50% And Loan for NON CRE – 9.50% And 9 % for cibil above 700/below CMR5
Jeevandut Loan		13.65%
Svapnapurti loan		ROI will be = Home loan Interest + 0.50 %
Adhoc limit		CC -Loan interest rate + 3.50%
WCDL		CC Loan interest Rate + 2.50%
Janata Udyogini		Loan Up to RS 10.00 lakhs ROI 12.00% and Loan Above Rs 10.00 lakhs – ROI will be 9% to 14% based on credit rating
Janata Start up		Women Borrowers – 12.25% other borrowers -12.50%
Janata Riksha loan		Loan Up to 36 months ROI will be 12.00 % and Loan up to 48 months 13.00%
Janata Uphar Gruh		11.00%
Pune Jilha Vyapari Sangh loan		13.50%
Textile business loan scheme		11.50%
Udyog Sanjeevani		ROI 10.50 % And 10 % for cibil above 700
Mediplus		11.15%