

INTEREST RATE REVISION CHART w.e.f. 01/06/2024

Type of loan	Details	Revised rate recommended from 01.06.2024
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	9.50% Concession in ROI as per bank policy
Professional Eduflex	Professional Eduflex	10.50% Concession in ROI 0.50 for CIBIL above 700
Professional Loan	Pro-Growth	10.50% Additional deduction 0.50 for CIBIL above 700
Commercial / Industrial Loan / Hypo Loan	Cash credit ,Consumer durable, Hypothecation ,Land and building, Plant and Machinery , WCTL, Pledge Project Loan	Refrence rate 11% Minimum 9.25 % Maximum 14.25% **based on credit rating Machinery used for Infra development - loan up to Rs 75.00 lakh- 10.25% Additional concession 0.50 for CIBIL above 700 Or below CMR5 For Non infra Machinery loan up to RS 75.00 lakh 10.75% Additional concession 0.50 for CIBIL above 700 or below CMR 5 MSME loan circular Dtd 29.4.2024 will be continued Other Machinery –Based on credit rating (9.25% to 14.25%)
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	Home Saving	Security Interest Rate + 2.00%
Gold Loan	Gold loan ,Suvarna Ratna ,Kanchan Ratna,Sulabh Karj Gold	Up to Rs 2.00 lakh –9.25% Above Rs 2.00 lakh-9.75 %
Agriculture Loan -	Agriculture Loan	13.40%
Home Loan	Home loan	Up to Rs. 35 Lakh 8.45% Above Rs. 35 Lakh & Upto 140 Lakh 8.75% Above Rs. 140 Lakh & Upto 300 Lakh 9.00% (*wef 20/05/2025) *Additional concession of 0.15% if CIBIL score is more than 700
Vehicle Loan	Car Loan (for personal use)	Up to Rs 50.00 lakh up to 84 months 9.50% Additional deduction 0.50 for CIBIL above 700
	Two wheeler Loan	Up to Rs 2.00 lakh Up to 60 Month 9.50 % Additional deduction 0.50 for CIBIL above 700

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	Two wheeler Loan (Electric Bike)	Up to Rs 2.00 lakh Up to 36 Month 9.50 % Additional deduction 0.50 for CIBIL above 700
	Commercial Vehicle Loan	No change Up to Rs 75.00 lakh Up to 86 Month 9.50% Additional deduction 0.50 for CIBIL above 700 Above RS 75.00 lakh -13.00%
Udyam Vardhini	Udyam Vardhini	10.25% Additional deduction 0.50 for CIBIL above 700
Group Personal Loan		13.00%
Janata Sanganak /Computer Loan/Mobile Loan	Janata Sanganak /Computer Loan/Mobile Loan	12.25%
Mango Loan	Mango Loan	12.75%
Janata Udyam Vikas	Janata Udyam Vikas	13.90%
Loan against Shares	Maximum loan up to RS 10.00 lakhs	10.25%
Rent Discounting		13.50%
Jeevandut Loan		13.90%
Svapnapurti loan		Term Loan - Home loan Int +0.50%
Adhoc limit		Loan int rate + 3.50%
WCDL		Loan int Rate +2.50%
Janata Udyogini		Up to RS 10.00 lakhs 12.25% Above Rs 10.00 lakhs - as per policy
Janata Start up		Women Borrowers – 12.50% other borrowers -12.75%
Janata Riksha loan		Up to 3yr 12.25% up to 4 Yrs 13.25%
Janata Uphar Gruh		11.25%
Pune Jilha Vyapari Sangh loan		13.75%
Textile Industry-Textile business loan scheme		11.75%
Udyog Sanjeevani		10.75% Additional deduction 0.50 for CIBIL above 700
Mediplus		11.40%
Pigmi Saral Yojana		18.00%
Micro-Finance		12.00%
Solar Rooftop		9.50%
PMEGP		10.50% Additional deduction 0.50 for CIBIL above 700

Maximum ROI 18%