

Revised ROI on various loans and advances w.e.f. 01.04.2024.

The applicable Rate of Interest for Retail loan products under Floating Interest Regime is as under

Sl. No.	Purpose/Sector	Particulars	Existing ROI (%)	Revised ROI%
A	Priority Sector Advances			
1	<u>Agriculture Short Term Loans</u>	a. Up to Rs.3.00 lakhs	7.00	7.00
	a) KCC/CROP LOANS / Pledge (i.e. Produce) Loan – under interest subvention-Applicable rate of Interest up to one year from the date of disbursement or due date or date of payment / renewal, whichever is earlier. b) KCC/CROP LOANS (after one year of disbursement) / Pledge (i.e. Produce) Loan– Normal rate of interest(without interest subvention)	b. Above Rs.3.00 lakh	12.00	13.00
		a. Up to Rs.1.00 lakh	11.00	12.00
		b. Above Rs.1.00 lakh upto Rs.3,00 lakh	11.00	12.00
		c. Above Rs.3.00 lakh	12.00	13.00
	c) Kisan OD	Irrespective of Loan Amount	12.00	14.00
2	<u>Agriculture Term Loans</u>	Irrespective of Loan Amount	11.00	12.00
	a) Agri. Term Loans/allied activities (including Minor Irrigation, Land Development, purchase of Agriculture land, Commercial production of Organic inputs, Vikas Bahumukha, Drip Irrigation for Sugar Cane cultivation, Stall fed goat /sheep rearing, Model dairy unit, Agri. Tourism, Krishi Samruddi, Poultry, she buffaloe, Vikas Krishi Samruddhi, Financing to Landscaping, Sericulture, Fishery, Vikas Green house/Poly house, NLM-SIDBI, Solar SIP etc.) (excluding ACABC)			
	b) Tractor / Trailer , Agricultural equipments/implements, Harvester etc.			
	c) Farm House			
	d) Farm House Repairs	Irrespective of loan amount	10.00	10.00

	e) ACABC (both agri and non-agri)	Irrespective of loan amount	12.00	12.00
	f) Vikas H & T	Maximum 10.00 lakh per contractor	10.00	10.50
	g) Agriculture Infrastructure Fund- AIF	Up to 90% of Project cost subject to maximum of Rs.2.00 crores	9.00	9.00
	h) Vehicle loans to Agriculture 4 wheeler max. Rs.20 lakhs	Irrespective of amount Maximum Rs.20.00 lakh	10.50	11.00
	i) Farm Pond under tie up agreement with M/s. Deshapande Foundation	Max Up to 92000/-	9.50	9.50
3	<u>MSME sectors</u>			
	a) Rural Artisans, Cottage Industries, Tertiary Sectors including loan to Retail Traders, Small Business and Other Self Employed, Professionals and Medical Practitioners, Swarojagar Credit Card, GCC, Rural Godown, Cold storage, Kisan Seva Kendras, SRTO, Vikas Annapoorna, Soura Swawalambana, PMJDY-OD, Laghu Udyami Credit Card (LUCC) & other Non- farm sectors including Loans extended to Educational Institutions(<u>excluding PMEGP, PM FME and ACABC</u>)	a. Up to Rs. 5 Lakhs	12.00	12.00
		b. Above Rs. 5.00 Lakhs to 10.00 Lakhs	11.50	12.00
		Above 10.00 Lakhs	10.00	12.00
	b) Vikas Asha	Irrespective of amount Maximum Rs.20.00 lakh	10.00	11.00
	c) Vikas Nava Sanjeevini	Irrespective of Loan Amount	10.00	11.00
	d) Vikas Saathi Scheme (3-4 wheeler)	a. Up to Rs.10.00 Lakhs	11.50	12.00
		b. Above Rs.10.00 Lakhs	10.50	12.00
	e) Vikas Mitra Scheme (2-Wheeler) Irrespective of Loan	Amount Max.Rs.1 lakh	11.50	12.00
	f) PMEGP	Irrespective of loan amount	12.00	12.00
	g) Vikas Janashakti Irrespective of Loan amount	maximum quantum of loan is Rs.2.00 lakhs	13.50	13.50
	h) Pradhan Mantri Formalization of Micro Food	Up to 90% Bank Loan on the project cost.	12.00	12.00

	Processing Enterprises scheme (PM FME)			
	i) Vikas Textile	a) Up to Rs. 10.00 lakhs	11.50	11.50
		b) Above Rs. 10.00	10.50	11.00
4	Education Loans	a. Up to & inclusive of Rs 4 lakhs	11.50	11.25
		b. Above Rs 4 lakhs	12.00	12.50
5	Self Help Groups *	Irrespective of Loan Amount	12.50	12.50
6	Joint Liability Groups/ JLG OD**	Irrespective of Loan Amount	12.50	12.50
7	Solar products:			
	a) Solar Lighting	Irrespective of the limit	10.00	11.00
	b) Solar Water heating	Irrespective of Loan Amount	10.00	11.00
	b) Roof top Cir 203/2015	Irrespective of Loan amount	9.50	11.00
8	Housing Loan Segments			
	a) Public Housing Loans	VikasGriha-High Score (750 or more)	8.50	8.50
		VikasGriha- Medium Score (-1,1 to 5 and 600 to 749)	9.00	9.00
		VikasGriha-Low Score (* Score less than 600)	9.50	9.50
	b) Vikas Griha Flexi Scheme	Irrespective of Loan Amount	10	11
	c) Vikas Grihalankar Scheme	Irrespective of Loan Amount	10	11
	d) Vikas Griha Snehi	Irrespective of Loan Amount (Presently quantum of loan is Mini. Rs. 1 lakh & maxi. Rs. 2 lakh)	10	11
	e) Housing loan top up		10	11
	f) PMAY/ HOUSING FOR ALL BY 2022" AFFORDABLE HOUSING IN PARTNERSHIP (A.H.P) - PMAY-AHP	For SC/ST Minimum Rs. 90,000/- and Maximum Rs. 3,90,000/-	9.00	9.00

		For General Minimum Rs. 1,70,000/- and maximum Rs. 4,70,000/-		
9	NRI Housing Loan	Irrespective of the amount	8.50	8.50
10	Vikas Spoorthi	Maximum quantum of loan is Rs.2.00 lakhs	13.00	13.00
B. Non Priority sector advances		Particulars	Existing	Revised
1	Loans to Wholesale Dealers, Commission Agents	Irrespective of Loan amount	12.00	12.00
2	Loans to Real Estate Developers and all other commercial / NPS Advances	Irrespective of Loan amount	13.00	13.50
3	Mortgage Loan /OD	Irrespective of Loan Amount	12.00	12.50
4	Vikas Rent Scheme	Irrespective of Loan Amount	11.50	12.00
5	Vehicle Loan to Public under PBS (4 wheeler & 2 wheeler)	Up to Rs.5,00,000	9.50	9.50
		Rs.5,00,001 to Rs.10,00,000	9.25	9.25
		Rs.10,00,001 and above	9.00	9.00
6	Ware House receipt loans.(Other than Produce Loan) Repayment period more than 6 months.	Irrespective of loan amount	13.00	13.00
7	Loans and Advances against NSC/KVP/LIC Policies (Surrender Value)	Irrespective of amount	12.00	12.00
8	Demand Loans for Salaried Class & Non-salaried (Purchase of Consumer Durables and Demand Loans)	Irrespective of loan amount	12.00	12.50
9	DL to Nirantara Deposit Agents	Irrespective of loan amount	12.50	12.50
10	DL to Agriculturists	As per Scheme	13.00	13.00
11	Branch Premises Loans	Irrespective of the Amount	12.00	12.00
12	DL on security of Nirantara Deposit A/cs (NDDL)	Up to Rs.1. 50 lakhs	13.50	13.50
13	Cheque Discounting / Purchasing	Irrespective of amount	16.00	16.00

14	Debit balances in SB / Current accounts	Irrespective of amount from the date of over draws.	18.00	18.00
15	Loans on Deposits on Nirantara Deposit	Irrespective of the amount	10.00	10.00
16	Jewel Loans			
	a) Multi-Purpose agricultural jewel loan scheme –JL/JLOD, maximum limit Rs.10 lakhs only (RTC in the name of borrower - singly or jointly shall be obtained)	Up to Rs. 1 Lakh	8.40	8.90
		Above Rs. 1 Lakh	8.65	8.75
	b) Jewel Loans Non Agri.	Irrespective of Loan Amount	9.00	9.00
	c) Vikas Laghu Suvarna/JL OD (Jewel Loans to business/others)	Up to Rs. 1 Lakh	8.50	9.00
		Above Rs. 1 Lakh up to Rs. 5 Lakhs	8.75	9.00
Above Rs. 5 lakhs		9.00	9.00	
17	a) Loans on Term Deposits/ODD	2 % above Rate of Interest on Deposit		
	b) Vikas Santushti-ODD	1.50% above Rate of Interest on Deposit		