

New Loan Rate of interest w.e.f. 01.12.2024

Sr No	Loan / Product	Criteria	Rate of Interest % applicable w.e.f. 01.12.2024
1	TLTD & CCTD	Own Deposit & Third party Deposit	FDR ROI + 2
2	TLDS & CCDS	Paper security	10.00
3	Loan Against Shares	Maximum 10 Lakh per case	11.00
4	Gold Loan	EMI & without EMI	9.00
5	Housing Loan	Priority	8.75
		Non Priority	12.00
6	Housing Loan : (Top Up)	Priority & Non-Priority	Hsg ROI + 1
7	Vehicle Loan (Personal Use)	New Vehicle -upto 25 Lakh	9.00
		New Vehicle - above 25 Lakh	9.50
		Resale Vehicle	10.50
8	Vehicle Loan (Commercial Use)	New Vehicle	10.50
		Resale Vehicle	11.50
9	Personal Loan	Salaried Employees	12.00
		Businessmen & Professional	12.00
10	Group Loan	Employer undertaking <u>OR</u> Salary Account with VSBL	9.50
11	Education Loan	Priority (upto 20 Lakh)	10.00
		Non Priority	11.00
12	Harvesting & Transport	Maximum 5 Lakh - per case	10.00
13	Proposal Under CRE	All loan proposals	15.00
14	Renewable Energy / Solar System	Loan Upto 25 Lakh (Priority & Non Priority)	9.00
		Loan above 25 Lakh under Priority	10.00
		Loan above 25 Lakh under Non-Priority	11.00
15	Term Loan & CC under <u>Priority & Non Priority</u>	Loan Upto 25 Lakh	10.00
16	Term Loan : Above 25 Lakh under <u>Priority</u>	Loan 25 lakh to 100 Lakh	10.50 to 12.50
		Above 100 lakh to 300 Lakh	11.50 to 13.50
		Above 300 lakh	12.50 to 14.50

Sr No	Loan / Product	Criteria	Rate of Interest % applicable w.e.f. 01.12.2024
	Term Loan : Above 25 Lakh under <u>Non Priority</u>	Loan 25 lakh to 100 Lakh	11.50 to 13.50
		Above 100 lakh to 300 Lakh	12.50 to 14.50
		Above 300 lakh	13.50 to 15.50
17	Cash Credit : under <u>Priority</u> (Rating Applicable)	Loan above 25 lakh to 100 Lakh	10.50 to 12.50
		Above 100 lakh	11.50 to 13.50
	Cash Credit : under <u>Non Priority</u> (Rating Applicable)	Above 25 lakh	12.00 to 14.00
18	EOD & Short Term Loan	EOD	CC ROI + 3
		Short Term Loan for Work Order	CC ROI + 2
19	Rent Discounting	Bank, Ltd. Co., MNC's	10.00
		Other's	11.00
20	Consortium Finance	If our bank will be Lead Bank	As above ROI will be applicable as per loan type
		If other bank will be Lead Bank	As per Lead Bank <u>OR</u> Minimum 9.50
21	Vishweshwar Varkari Sampraday Paik Sangh Karj Yojana (PS)	All loan proposals	9.00%
22	Vishweshwar Pandharpur Business (Unsecured)	All loan proposals	10.00%
23	Salary Cash Credit	All loan proposals	9.50%