



Interest rates effective April 2026

(For all Loan amounts & Tenures and for Floating & Fixed Rate of Interest)

Scheme	Minimum Interest Rate	Maximum Interest Rate	Processing Fee
HOME LOAN	10.40%	15.00%	Upto 1% of Loan Amount + Applicable Taxes
LOAN AGAINST PROPERTY	10.40%	16.00%	Upto 1.5% of Loan Amount + Applicable Taxes
OVERDRAFT ACCOUNT - DROP LIMIT	10.40%	16.00%	Upto 1.5% of Loan Amount + Applicable Taxes
OVERDRAFT ACCOUNT - AGAINST DEPOSITS	7.75%	10.45%	Upto 1% of Loan Amount + Applicable Taxes
PERSONAL LOAN	12.35%	18.00%	Upto 4% of Loan Amount + Applicable Taxes
BUSINESS LOAN	13.35%	20.00%	Upto 4% of Loan Amount + Applicable Taxes
HOME LOAN - TOP UP	10.40%	16.00%	Upto 1.5% of Loan Amount + Applicable Taxes

Interest rates for Loans Disbursed - January 2026 to March 2026

Scheme	Minimum Interest Rate	Maximum Interest Rate	Mean
HOME LOAN	10.40%	11.00%	10.70%
LOAN AGAINST PROPERTY	10.75%	12.00%	11.38%
OVERDRAFT ACCOUNT - DROP LIMIT	10.85%	10.85%	10.85%
OVERDRAFT ACCOUNT - AGAINST DEPOSITS	9.53%	9.80%	9.67%
PERSONAL LOAN	10.75%	11.25%	11.00%
BUSINESS LOAN	18.00%	18.00%	18.00%
HOME LOAN - TOP UP	10.75%	12.00%	11.38%