



INTEREST RATE OF LOANS & ADVANCES EFFECTIVE FROM 01.07.2026

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1. Effective rates linked to RLLR (Applicable to floating rate loans to personal, retail & Micro/Small/Medium enterprises)

a. Housing loan & Car loan

Sl no	Products	AAA	AA	A	BBB	BB	B	C	Unrated Accounts - (Exposure below Rs.2 lakhs)
1	Housing Loan								
	Effective Rate	8.20%	8.30%	8.40%	9.00%	10.80%	11.00%	11.50%	9.00%
	Surrogate	8.70%	8.80%	8.90%	9.50%	11.30%	11.50%	12.00%	9.50%
2	Car Loan								
	Effective Rate	8.70%	8.80%	8.90%	9.50%	11.30%	11.50%	12.00%	9.50%
	Surrogate	9.20%	9.30%	9.40%	10.00%	11.80%	12.00%	12.50%	10.00%

b. Other floating rate loans (with tenor 1 year and above)

Sl no	Products	AAA	AA	A	BBB	BB	B	C	Unrated Accounts - (Exposure below Rs.2 lakhs)
1	Dhanam vidya Kiran*	11.20%	11.30%	11.40%	12.00%	13.80%	14.00%	14.50%	12.00%
	Dhanam vidya Credit (under CGFSEL)	9.50%							
	Dhanam vidya Credit (under CGFSSD)	9.00%							
	Dhanam Vidyalaxmi Education Loan	8.00%							
2	Dhanam Demat Loan	11.60%	11.70%	11.80%	12.40%	14.20%	14.40%	14.90%	12.40%
3	Loan against property/ DRMOD/ DRMTL/ CRE / Construction Finance/Project loan	10.20%	10.30%	10.40%	11.00%	12.80%	13.00%	13.50%	11.00%
4	Loan against property under Surrogate	10.70%	10.80%	10.90%	11.50%	13.30%	13.50%	14.00%	11.50%
5	Dhanam Lease Rent Discounting	10.20%	10.30%	10.40%	11.00%	12.80%	13.00%	13.50%	11.00%
6	Commercial Real Estate- Residential Housing (CRE-RH)	9.80%	9.90%	10.00%	10.60%	12.40%	12.60%	13.10%	10.60%
7	DKC loans (Dhanam Kisan Credit Card Plus SB Scheme)	10.70%	10.80%	10.90%	11.50%	13.30%	13.50%	14.00%	11.50%

8	Working Capital Cash Credit/ Overdraft	10.20%	10.30%	10.40%	11.00%	12.80%	13.00%	13.50%	11.00%
9	Working Capital (Packing Credit) - Exports -INR based	10.20%	10.30%	10.40%	11.00%	12.80%	13.00%	13.50%	11.00%
10	Term Loans	10.20%	10.30%	10.40%	11.00%	12.80%	13.00%	13.50%	11.00%
11	Dhanam GST Loan	10.20%	10.30%	10.40%	11.00%	12.80%	13.00%	13.50%	11.00%
12	Term loan against Digital Receivables (with collateral)	10.20%	10.30%	10.40%	11.00%	12.80%	13.00%	13.50%	11.00%
13	Term loan against Digital Receivables (without collateral)	11.90%	12.00%	12.10%	12.70%	14.50%	14.70%	15.20%	12.70%
14	Dhanam Used Car / Commercial vehicle loan	10.70%	10.80%	10.90%	11.50%	13.30%	13.50%	14.00%	11.50%
15	Dhanam Green loan with collateral security	8.75%	8.85%	8.95%	9.55%	11.35%	11.55%	12.05%	9.55%
16	Dhanam Green loan without collateral security	10.75%	10.85%	10.95%	11.55%	13.35%	13.55%	14.05%	11.55%
17	Dhanam Green loan - surrogate	10.75%	10.85%	10.95%	11.55%	13.35%	13.55%	14.05%	11.55%
18	ECLGS 5.0**	9.00%							

Present RLLR is 7.50%

*This rate is not applicable to Dhanam vidya Credit Scheme. Card rate for Dhanam vidya Credit Scheme (other than under CGFSEL/CGFSSD) is given under Fixed rate (Sl No.h).

** As per ECLGS guidelines the upper ceiling is capped at 9.00%

Note: TOD accounts (other than sanctioned TOD/ Adhocs, Overdue Cheque purchases, Devolved LCs, Invoked BGs, etc.) shall attract interest of RLLR plus 9 percent for the number of days the irregularities continue. (Present RLLR is 7.50%).

c. Floating rate loans linked to RLLR-Externally rated accounts

Sl No	Products	AAA	AA	A	BBB
1	Loan against property/ DRMOD/ DRMTL/ CRE / Construction Finance	10.10%	10.20%	10.30%	10.80%
2	Dhanam Lease Rent Discounting	10.10%	10.20%	10.30%	10.80%
3	Commercial Real Estate- Residential Housing (CRE-RH)	9.70%	9.80%	9.90%	10.40%
4	Working Capital Cash Credit/ Overdraft	10.10%	10.20%	10.30%	10.80%
5	Working Capital (Packing Credit) -Exports - INR based	10.10%	10.20%	10.30%	10.80%
6	Term Loans	10.10%	10.20%	10.30%	10.80%

2. Fixed rates

a. Unrated Products

Rating	Over 1 month to 3 months
DHANAM SAVINGS LOAN	17.10%
TOD - CASA	17.10%
Cheque/DD/PO/Bill purchase/ discount/ negotiate for customers without sanctioned limits and Devolved LC/ invoked BG	17.10%

[TOD accounts (other than sanctioned TOD/ Adhocs, Overdue Cheque purchases, Devolved LCs, Invoked BGs, etc.) shall attract interest of 90 days MCLR plus 8 percent for the number of days the irregularities continue. Default set up for Overdue Cheque purchases, Devolved LCs, Invoked BGs and Crystallised Loan shall be 3M MCLR + 8.00%].

b. Unrated Loan /OD Against Third party Deposit

UNRATED Loan /OD Against Third party Deposit								
Period of loan	Upto 1 month	Over 1 month to 3 months	Over 3 month to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years	Over 5years
Loan /OD Against Third party Deposit #	8.90%	9.50%	10.20%	10.50%	10.20%	11.10%	11.20%	11.50%
#Note: Final pricing for Loan/ OD against 3 rd party deposit will be Deposit Rate + 2 or as above whichever is higher. MCLR of LAD to be fixed based on the Loan period								

c. Unrated Dhanam Easy Loan

Period of loan	Upto 1 month	Over 1 month to 3 months	Over 3 month to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years	Over 5years
Dhanam Easy Loan (Loan against LIC/ NSC/ KVP/ Govt.securities/RBI relief bonds & other trustee securities as primary security)	8.80%	9.40%	10.10%	10.40%	10.10%	11.00%	11.10%	11.40%

d. Micro credit

Period of loan	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years	Over 5years
Micro Credit Loan	11.10%	11.90%	12.20%	12.30%	12.40%
Microfinance Fintech Loans	26.00%				

e. Dhanam Savari-New Two wheeler Loan

Particulars	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years	Over 5years
Income method	12.50%				
Surrogate method	13.00%				

f. Dhanam Personal Loan

Rating	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years
AAA	13.30%	13.00%	13.90%	14.00%
AA	13.40%	13.10%	14.00%	14.10%
A	13.50%	13.20%	14.10%	14.20%
BBB	14.10%	13.80%	14.70%	14.80%
BB	15.90%	15.60%	16.50%	16.60%
B	16.10%	15.80%	16.70%	16.80%
C	16.60%	16.30%	17.20%	17.30%
Unrated	14.10%	13.80%	14.70%	14.80%

g. Bill discounting under LC

Rating	Over 1 month to 3 months	Over 3 months to 6 months	Over 6 months to 1 year
BD under LC	9.40%	10.10%	10.40%
Bill Discounting for customers with sanctioned limits (not under LC)			
AAA	9.60%	10.30%	10.60%
AA	9.70%	10.40%	10.70%
A	9.80%	10.50%	10.80%
BBB	10.40%	11.10%	11.40%
BB	12.20%	12.90%	13.20%
B	12.40%	13.10%	13.40%
C	12.90%	13.60%	13.90%
Unrated	10.40%	11.10%	11.40%

h. Dhanam vidya credit scheme

Rating	With subsidy	Without Subsidy
AAA	11.80%	12.30%
AA	11.90%	12.40%
A	12.00%	12.50%
BBB	12.60%	13.10%
BB	14.40%	14.90%

B	14.60%	15.10%
C	15.10%	15.60%
Unrated	15.10%	15.60%
Unrated Accounts - (Exposure below Rs.2 lakhs)	12.60%	13.10%

i. Agriculture Infrastructure Fund Scheme	9.00%
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j. Crop Loans/ Live Stock/ Plantation Loans

Rating	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years	Over 5 years
AAA	10.80%	10.50%	11.40%	11.50%	11.80%
AA	10.90%	10.60%	11.50%	11.60%	11.90%
A	11.00%	10.70%	11.60%	11.70%	12.00%
BBB	11.60%	11.30%	12.20%	12.30%	12.60%
BB	13.40%	13.10%	14.00%	14.10%	14.40%
B	13.60%	13.30%	14.20%	14.30%	14.60%
C	14.10%	13.80%	14.70%	14.80%	15.10%
Unrated	11.60%	11.30%	12.20%	12.30%	12.60%

k. Fixed Rate for Retail Loans

Products	AAA	AA	A	BBB	BB	B	C	Unrated Accounts - (Exposure below Rs.2 lakhs)
Home Loan	11.35%	11.45%	11.50%	11.60%	11.65%	11.75%	12.00%	11.55%
Car Loan	11.60%	11.70%	12.05%	12.50%	12.75%	12.95%	13.35%	13.85%
Loan against property/ DRMOD/ DRMTL/ CRE / Construction Finance	14.10%	14.45%	14.90%	15.35%	15.60%	15.80%	16.20%	14.90%

l. Gold loan rates

Total Gold Loan Exposure	1M	3M	6M	12M
CGL <=2.50 L	10.75	10.5	10.5	10.6
CGL >2.50 L -5 L	10.75	10.5	10.5	10.6
CGL >5 L	10.75	10.5	10.4	10.6
IGL – All amount	NA	NA	10.5	10.6

3. Effective rates linked to MCLR

a. Floating rate loans

Sl No	Products	AAA	AA	A	BBB	BB	B	C	Unrated Accounts - (Exposure below Rs 2 lakhs)
1	Loan against property/ DRMOD/ DRMTL/ CRE / Construction Finance	11.80%	11.90%	12.00%	12.60%	14.40%	14.60%	15.10%	12.60%
2	Dhanam Lease Rent Discounting	11.80%	11.90%	12.00%	12.60%	14.40%	14.60%	15.10%	12.60%
3	Commercial Real Estate- Residential Housing (CRE-RH)	11.00%	11.10%	11.20%	11.80%	13.60%	13.80%	14.30%	11.80%
4	Crop Loans/ Live Stock/ Plantation Loans	11.30%	11.40%	11.50%	12.10%	13.90%	14.10%	14.60%	12.10%
5	Dealer Funding- Inventory Finance	11.30%	11.40%	11.50%	12.10%	13.90%	14.10%	14.60%	12.10%
6	Working Capital Cash Credit/ Overdraft	11.30%	11.40%	11.50%	12.10%	13.90%	14.10%	14.60%	12.10%
7	Working Capital (Packing Credit) - Exports -INR based	11.50%	11.60%	11.70%	12.30%	14.10%	14.30%	14.80%	12.30%
8	Term Loans	11.50%	11.60%	11.70%	12.30%	14.10%	14.30%	14.80%	12.30%
9	Short Term Loans	11.30%	11.40%	11.50%	12.10%	13.90%	14.10%	14.60%	12.10%
10	ECLGS 5.0*	9.00%							

*Linked to 1month MCLR +0.50% . As per ECLGS guidelines the upper ceiling is capped at 9.00%.

b. Floating rate loans - Externally Rated Accounts

Sl No	Products	AAA	AA	A	BBB
1	Loan against property/ DRMOD/ DRMTL/ CRE / Construction Finance	11.70%	11.80%	11.90%	12.40%
2	Dhanam Lease Rent Discounting	11.70%	11.80%	11.90%	12.40%
3	Commercial Real Estate- Residential Housing (CRE-RH)	10.90%	11.00%	11.10%	11.60%

Sl No	Products	AAA	AA	A	BBB
4	Dealer Funding-Inventory Finance	11.20%	11.30%	11.40%	11.90%
5	Working Capital Cash Credit/ Overdraft	11.20%	11.30%	11.40%	11.90%
6	Working Capital (Packing Credit) -Exports - INR based	11.40%	11.50%	11.60%	12.10%
7	Term Loans	11.40%	11.50%	11.60%	12.10%
8	Short Term Loans	11.20%	11.30%	11.40%	11.90%

4. Effective rates linked to Overnight Alternative Reference Rate

Interest Rate for foreign currency loans is Overnight Alternative Reference Rate quoted by FEDAI on month end + Spread.

Sl No	Internal Rating	AAA	AA	A	BBB	BB, B & C	Unrated
A	Benchmark	Overnight Alternative Reference Rate quoted by FEDAI on month end					
B	Spread (in bps)						
	upto 90 days	350	400	450	500	550	650
	>90 days to 180 days	400	450	500	550	600	700
	>180 days upto 365 days	450	500	550	600	650	750
C	Interest rate	(A+B)					