



## **INTEREST RATE OF LOANS & ADVANCES EFFECTIVE FROM 01.09.2026**

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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     | <b>Housing Loan</b> |       |       |       |        |        |        |        |                                                 |
|       | 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     | <b>Car Loan</b>     |       |       |       |        |        |        |        |                                                 |
|       | 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%                  | 10.30%                 | 11.10%                 | 11.20%                 | 11.50%      |
| #Note: Final pricing for Loan/ OD against 3 <sup>rd</sup> 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%                  | 10.20%                 | 11.00%                 | 11.10%                 | 11.40%      |

**d. Micro credit**

| <b>Period of loan</b>      | <b>Over 6 months to 1 year</b> | <b>Over 1 year to 2 years</b> | <b>Over 2 year to 3 years</b> | <b>Over 3 year to 5 years</b> | <b>Over 5years</b> |
|----------------------------|--------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------|
| Micro Credit Loan          | 11.10%                         | 12.00%                        | 12.20%                        | 12.30%                        | 12.40%             |
| Microfinance Fintech Loans | 26.00%                         |                               |                               |                               |                    |

**e. Dhanam Savari-New Two wheeler Loan**

| <b>Particulars</b> | <b>Over 6 months to 1 year</b> | <b>Over 1 year to 2 years</b> | <b>Over 2 year to 3 years</b> | <b>Over 3 year to 5 years</b> | <b>Over 5years</b> |
|--------------------|--------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------|
| Income method      | 12.50%                         |                               |                               |                               |                    |
| Surrogate method   | 13.00%                         |                               |                               |                               |                    |

**f. Dhanam Personal Loan**

| <b>Rating</b> | <b>Over 6 months to 1 year</b> | <b>Over 1 year to 2 years</b> | <b>Over 2 year to 3 years</b> | <b>Over 3 year to 5 years</b> |
|---------------|--------------------------------|-------------------------------|-------------------------------|-------------------------------|
| AAA           | 13.30%                         | 13.10%                        | 13.90%                        | 14.00%                        |
| AA            | 13.40%                         | 13.20%                        | 14.00%                        | 14.10%                        |
| A             | 13.50%                         | 13.30%                        | 14.10%                        | 14.20%                        |
| BBB           | 14.10%                         | 13.90%                        | 14.70%                        | 14.80%                        |
| BB            | 15.90%                         | 15.70%                        | 16.50%                        | 16.60%                        |
| B             | 16.10%                         | 15.90%                        | 16.70%                        | 16.80%                        |
| C             | 16.60%                         | 16.40%                        | 17.20%                        | 17.30%                        |
| Unrated       | 14.10%                         | 13.90%                        | 14.70%                        | 14.80%                        |

**g. Bill discounting under LC**

| <b>Rating</b>                                                               | <b>Over 1 month to 3 months</b> | <b>Over 3 months to 6 months</b> | <b>Over 6 months to 1 year</b> |
|-----------------------------------------------------------------------------|---------------------------------|----------------------------------|--------------------------------|
| BD under LC                                                                 | 9.40%                           | 10.10%                           | 10.40%                         |
| <b>Bill Discounting for customers with sanctioned limits (not under LC)</b> |                                 |                                  |                                |
| 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                                             | 11.90%       | 12.40%          |
| AA                                              | 12.00%       | 12.50%          |
| A                                               | 12.10%       | 12.60%          |
| BBB                                             | 12.70%       | 13.20%          |
| BB                                              | 14.50%       | 15.00%          |
| B                                               | 14.70%       | 15.20%          |
| C                                               | 15.20%       | 15.70%          |
| Unrated                                         | 15.20%       | 15.70%          |
| Unrated Accounts - (Exposure below Rs.2 lakhs ) | 12.70%       | 13.20%          |

#### i. Agriculture Infrastructure Fund Scheme

**9.00%**

#### 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%                  | 10.60%                 | 11.40%                 | 11.50%                 | 11.80%       |
| AA      | 10.90%                  | 10.70%                 | 11.50%                 | 11.60%                 | 11.90%       |
| A       | 11.00%                  | 10.80%                 | 11.60%                 | 11.70%                 | 12.00%       |
| BBB     | 11.60%                  | 11.40%                 | 12.20%                 | 12.30%                 | 12.60%       |
| BB      | 13.40%                  | 13.20%                 | 14.00%                 | 14.10%                 | 14.40%       |
| B       | 13.60%                  | 13.40%                 | 14.20%                 | 14.30%                 | 14.60%       |
| C       | 14.10%                  | 13.90%                 | 14.70%                 | 14.80%                 | 15.10%       |
| Unrated | 11.60%                  | 11.40%                 | 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%                                          |

### 1. 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 -<br>(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%.

Interest rate of loan products

**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% |
| 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 |
|----------|-------------------------|-------------------------------------------------------------------|-----|-----|-----|-----------|---------|
| <b>A</b> | <b>Benchmark</b>        | Overnight Alternative Reference Rate quoted by FEDAI on month end |     |     |     |           |         |
| <b>B</b> | <b>Spread (in bps)</b>  |                                                                   |     |     |     |           |         |
|          | 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     |
| <b>C</b> | <b>Interest rate</b>    | <b>(A+B)</b>                                                      |     |     |     |           |         |