

Interest Rates on Loans & Advances

Effective from 06.04.2019

Sr. No.	Type of Loan	Segment	Slab	ROI
Priority Sector (Agriculture Loans)				
1.	CROP LOAN/KISAN CREDIT CARD Individuals/Floriculture/Horticulture	Individuals	Upto Rs.3,00,000/-	7.00%
			Above Rs.3,00,000/-	11.00%
2.	CROP LOAN/KISAN CREDIT CARD Individuals/Floriculture/Horticulture	Co-op Societies	Upto Rs.3,00,000/-	5.50%
			Above Rs.3,00,000/-	10.00%
3.	HPSCB Farm Plus(Unit Cost Based)	Co-op Societies		11.00%
		Individuals & Others		11.00%
4.	HPSCB Farm Plus (Sponsored Cases under schemes of NABARD/GOI/NHB) Deen Dayal Kisan Bagwan Samridhhi Yojna	Co-op Societies		11.00%
		Others		11.00%
5.	Irrigation Loan			
6.	Tractor Loan			
7.	Power Tiller Loan	Societies, Union, Fedrations/Individuals(S. No. 5-9)		12.50%
8.	Agri. Clinic/Agri., Business Center/Custom Hiring Cum Service Center			
9.	SEMFE(XFarm)			
10.	Poly House Loan Scheme			12.00%
11.	Rural Godowns Loans	Individuals & Others		13.00%
12.	Cold Storage Loan Scheme	Individuals & Others		11.00%
13.	Venture Capital Fund Loan Scheme	Individuals & Others		13.00%
14.	ICDP Loan/WBP Loan			As Per Sanction Letter
15.	Dairy Enterpreneur Development Scheme (DEDS)	Individuals & Others		12.00%
16.	Sheep Rearing and Ruminants Scheme			12.00%
17.	Pradhan Mantri Mudra Yojna	Individuals & Others		12.00%
Other Priority Sector Loans				
18.	Education Loan	All Categories	Upto 4 Lacs	10.00%
			Above 4 Lacs	10.00%
19.	Self Help Groups			12.00%
20.	JLG			12.00%
21.	SGSY (SHG)/NRLM	Category - I (Identified District)	Upto 3 Lacs	7.00%
			Above 3 Lacs	12.00%
		Category - II		12.00%
22.	EDA/Self Employment	All Categories		13.50%
23.	PMEGP	All Categories	Upto 5 Lacs	13.00%
			Above 5 Lacs	13.00%
24.	SGSY Individuals	All Categories	Upto 5 Lacs	13.00%
			Above 5 Lacs	13.50%
25.	SJSRY	All Categories	Upto 5 Lacs	13.00%
			Above 5 Lacs	13.50%
26.	Rural Housing (Govt. Sponsored Schemes)	All Categories		10.50%
27.	SC/ST Dev. Corp.	All Categories		13.00%
28.	Women Dev. Corp.	All Categories		13.00%
29.	LPG	All Categories		12.00%
30.	SEMFE(X Non Farm)	All Categories		13.00%
31.	Hotel/Motel Loans			12.50%
32.	House Loans	Apna Ghar Rin Yojana		9.75% (Male)
				9.70% (Female)
			Special Home Loan	8.55%
			PM Awas Yojana-Housing for all(Urban)	10.50%
33.	C. C. Hypothecation	Societies, Union Fedrations	Upto 3 Lacs	13.00%
			Above 3 Lacs	11.50%
		Individuals & Others	Upto 3 Lacs	13.00%
			Above 3 Lacs	11.50%
34.	C.C. Pledge	Societies, Union Fedrations	Upto 3 Lacs	13.00%
			Above 3 Lacs	11.50%
		Individuals/Others	Upto 3 Lacs	13.00%
			Above 3 Lacs	11.50%
35.	Cash Credit PDS/Fertilizers/ CC Marketing	Societies, Union Fedrations	Upto 5 Lacs	12.50%
			Above 5 Lacs	12.50%
36.	Cash Credit Weavers	Societies, Union Fedrations	Upto 5 Lacs	13.00%
			Above 5 Lacs	13.25%
		Individuals/Others	Upto 5 Lacs	13.00%
			Above 5 Lacs	13.25%
37.	Horti. Tourism	All Categories		14.00%
38.	Swarojgar Credit Card	All Categories		13.00%
39.	Him Region Specific Loan Scheme	All Categories		13.50%
40.	Scheme for Empowerment of Women Entrepreneurs	Individuals		11.00%
Non Priority Sector Loans				
41.	M.T. Non Agri. / T&C	Societies		12.00%
42.	Personal Loan	Emp. Of Govt./ Board/Corp etc.		13.75%
		Other Individuals		14.50%
43.	Vehicle Loan	Personal Vehicle(All Categories)	Upto 7 Years	9.25%
			Above 7 Years	10.40%
		Old/Used Vehicle(All Categories)		10.35%
		Commercial Vehicle(All Categories)		13.20%
		Commercial Vehicle(All Categories) <small>(On New Loans sanctioned/disbursed w.e.f from 01.06.2018 to 30.09.2018)</small>		10.00%
		New Vahan Rin Yojna(Vehicle loan for Personal use Government Employee & Other Individual)		8.99%
44.	Term Loan & C.C. Limits to Boards, Corporations, State Level Fedrations, other Govt., Semi-Govt. Undertakings etc.			As Negotiated by H.O. on case to case basis
45.	Loans Against Rent	All Categories		12.00%
46.	Soft Loan	All Categories		Max. Interest Permissible under Scheme.
47.	LABOD Loans (Term Loans)	(Individual(s)/Firms/Corporations/Organizations) having Saving/Current Accounts for 5 Years & above with our bank.		0.50% higher than the interest allowed on Security
				0.75% higher than the interest allowed on Security
				1.00% higher than the interest allowed on Security
			LABOD for Rs. 5 Crore & above (For All) (The stipulation of having Saving/Current Account will not be applicable.)	0.50% higher than the interest allowed on Security
48.	LABOD (C.C. Limits)	(Individual(s)/Firms/Corporations/Organizations) having Saving/Current Accounts for 5 Years & above with our bank.		0.50% higher than the interest allowed on Security
				0.75% higher than the interest allowed on Security
		(Individual(s)/Firms/Corporations/Organizations) having Saving/Current Accounts up to 2 Years with our bank.		1.00% higher than the interest allowed on Security
			LABOD for Rs. 5 Crore & above (For All) (The stipulation of having Saving/Current Account will not be applicable.)	
49.	Loan Against NSC/P.O. Time Deposits/KVP/ LIC Policy	All Categories of borrowers including staff		14.00%
50.	Loan Against Pension	Individuals		11.00%
51.	Hydel Power Generation Project Loans	Co-op. Societies		12.75%
		Others		13.75%
52.	Over Draft	All Categories		17.00%
53.	Gold Loan Scheme	Individuals		13.50%
54.	Loan Against Property	All Categories		13.00%
55.	Loan Against Salary	Individuals		11.50%
56.	Mukhya Mantri Swavlamban Yojna, 2019			11.00%
57.	Mukhya Mantri Yuva Aajeevika Yojna			11.00%
58.	Easy loans to students			11.00%
Staff Loans				
59.	House Loan			8.50%(Simple)
60.	Personal Loan			8.50%(Simple)
61.	Vehicle Loan (New & Used)			8.50%(Simple)
62.	Swaran Jayanti C.C. Limits			8.00%(Monthly Compound)
63.	LABOD	Staff On Rolls		0.25% higher than the interest allowed on security
		Retired Staff		0.50% higher than the interest allowed on security