

Respected Chairman Saheb ,

To maintain parity with interest rates of Loan & Advances of other banks, we proposed the lending rates as under:

(A) HOME LOAN

Amount	Proposed Interest Rate w.e.f.02.02.2026 (%)
Home Loan	8.25
Home Loan For Commercial Purpose	9.00

(B) LOAN AGAINST KVP/ NSC/LIC/GOLD & SILVER ORNAMENTS ETC.

KVP/ NSC/LIC	10.00
Gold/ Silver Loan	11.00

(C) MORTGAGE LOAN/ Limit (After considering the repaying capacity and title and value of immovable property)

	10.00
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(D) CASH CREDIT LIMIT & OTHER TERM LOAN

Up to Rs.40,00,000	9.00
Above Rs.40,00,000	9.25
Personal Loan	
Up to Rs.50,000	10.25
Above Rs.50,000	10.75
Higher Education and Medical Loans	10.75
Consumer Loan -(For TV, Refrigerator, Washing machine, Cooler, Computer and other domestic appliances)	10.75
Solar	9.50
Vehicle Loans-	
(a) Two Wheeler / Commercial Vehicle	9.75
(b) Car/Four Wheeler/ Jeep	8.25

(E) Loan Against Bank Deposit (FDR/RD)

(a) Own Name Deposit Receipt	1.00 (Higher than Deposit Rate)
(b) Third Party Deposit Receipt	1.50 (Higher than Deposit Rate)

Note: Bank's present (December- 2025) cost of fund is 5.36% Average return on loan and advances is 9.10 % ,Net interest margin is 2.56 % Establishment Expenses Is Rs.80.37 Lakh .

However above rates may be relaxable maximum up to 1% w.e.f.01.02.2026 on the discretion of the Board of Directors for customers categorized as "A" i.e.to attract the best rated and financially sound customers.

Definition of "A" category customers

- Having full and perfect collateral security i.e. LIC policy, NSC , KVP, etc.and immoveable property as land and building.
 - Income of customer assessed by ITO and property and regularly submitting copy of assessment order to bank.
 - Regular in repayment of loans.
 - Never defaulted in repayment of loan with any other institution.
 - Account of customers audited by Chartered Accountant and regularly submitting required information and audited balance sheet to bank.
 - Professionals i.e. charteredAccountants, Doctors, etc.
 - Cibil Score 750 and above
- With respectful regards.

Yours Faithfully.

Mahesh Chand Sharma (G.M.)