

TYPE OF LOAN	ROI	REPAYMENT	CEILING LIMIT	PROCESSING FEE	SHARE
PMEGP	13.50%	5-7 years (Monthly Installments)	Maximum Rs.35,00,000/-	2.50 % of loan amount + GST.	5% on loan a to maximum
HOUSING LOAN	a.Above 750: 10.75% b.Between 650- 750 :11.00%	Maximum 15 Years (Monthly/Quarterly/Half-Yearly)	Maximum Rs.75,00,000/- & For Interior works Maximum Rs. 15,00,000/-	0.5% subjected to maximum of Rs.20000/-.	1% on loan a
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HOUSING LOAN	a.Above 750: 10.75% b.Between 650- 750 :11.00%	Maximum 15 Years (Monthly/Quarterly/Half-Yearly)	Maximum Rs.75,00,000/- & For Interior works Maximum Rs. 15,00,000/-	0.5% subjected to maximum of Rs.20000/-.	1% on loan a
EDUCATION LOAN	13.00%	Course period + 1 Year, or 6 months after getting job, whichever is earlier	Maximum Rs.35,00,000/-	1% subjected to maximum of Rs.25000/-.	1% subjected Rs.35000/-.
MORTGAGE LOANS	13.00%	8 Years (Monthly/Quarterly/Half-Yearly)	Maximum loan limit is Rs. 35 Lakh.	1% of loan amount subject to a maximum of Rs.25000/-	1.50% of loa
DOMESTIC EXPENSES	13.00%	5-8 Years (Monthly/Quarterly/Half-Yearly)	Maximum Rs.25,00,000/-	1 % of loan amount not exceeding Rs. 10,000/-	2 % of loan a

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FARM MECHANISATION (Tractors & Harvesters)	11.00%	5 – 9 years.- Half Yearly Installments	Maximum Rs.15,00,000/-	1% on loan limit + GST, maximum of Rs.7500/-	5% on loan amount to maximum
KARSHAKAMITRA	13.00%	3-7 Years (Monthly/Quarterly/Half-Yearly)	Maximum Rs.15,00,000/-	1% on loan amount + GST	5% on loan amount
GOLD LOAN	11.25%	Bullet Repayment	Maximum Rs.35,00,000/-	100/- + applicable taxes	Nil
VEHICLE LOAN	12%-individual, ☐ For HDCC Staff, ROI is 8.50 %.	5-7 Years (Monthly)	Maximum Rs.25,00,000/-	1% of loan amount +GST with maximum cap of Rs.10000/-.	1% on loan amount
CASH CREDIT	9.50%	Monthly compounding basis	Urban loan Size:Minimum - Rs.5.00 Lakh, Maximum - Rs.35.00 Lakh Rural loan Size:Minimum - Rs.3.00 Lakh, Maximum - Rs.25.00 Lakh	1% of the loan amount, capped at Rs. 15,000/- (+) GST (GSTIN)*.	2% on loan amount
	Up to Rs. 1.00 lakhs (or 6× existing corpus) -- 7.00% , Up to Rs. 3.00 lakhs (or 8× existing corpus)--7.00%, Up to Rs. 6.00 lakhs--10.00%, Above Rs.6.00 lakh (up to Rs.20.00 lakh)- 11.00%				

TYPE OF LOAN	ROI	REPAYMENT	CEILING LIMIT	PROCESSING FEE	SHARE
	10.50% - PACS to Member				20.00-35.00 Rs.85,000/-
PERSONAL LOANS TO BANK STAFF	9.00%	---	Minimum limit – Rs., 1,00,000/-, Maximum limit – Rs. 20,00,000/-, Manager – Rs 12,00,000/-, AGM- Rs 15,00,000/-, DGM/GM- Rs. 20,00,000/-		
HOUSE LOAN TO MEMBERS THROUGH SOCIETIES	10.50% TO PACS, 12.00% TO MEMBERS THROUGH PACS	Maximum 30 Years (Monthly/Quarterly/ Half-Yearly)	Maximum Rs.75,00,000/- & For Interior works Maximum Rs. 15,00,000/-	0.5% subjected to maximum of Rs.20000/-.	1% on loan a
FARMER PRODUCER ORGANIZATION (FPO)	12.00%	Maximum 7 Years for term loans, Maximum 3 Years for working capital loans		3.00% of loan amount + GST.	
RENT PLUS FOR BANK BUILDING OWNER	11.00%	Maximum 7 Years (Monthly)	Maximum Rs.35,00,000/-	1% processing fee not exceeding Rs. 35,000	5% not exce 35,000/-
PACS AS MSC	4%				2.5% on loan