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Make an Informed Loan Decision!

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Loan Interest Rates

Discover the latest interest rates that are applicable across all our loan products.

Type of Loans	Minimum Interest Rate*(%)	Maximum Interest Rate* (%)	Average Rate of Interest in last quarter** (%)	Processing Fees (% of the loan)
Kisan Samman OD	11.00%	14.99%	-	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST
Kisan Pragati Card Cash Credit	13.00%	16.99%	14.50%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST
Kisan Pragati Card Term Loan	15.00%	18.99%	16.60%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST
Kisan pragati card Abhimaan OD	11.00%	14.99%	12.70%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST
Kisan pragati card Pisciculture OD	13.00%	16.99%	15.00%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST
Kisan pragati card Pisciculture TL	15.00%	18.99%	17.00%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST
Kisan pragati card Poultry OD	13.00%	16.99%	14.10%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST
Kisan pragati card Poultry TL	15.00%	18.99%	15.90%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST
Overdraft against Property	10.00%	17.00%	13.00%	-
Business Edge Term Loan	10.00%	14.00%	11.50%	-
Business Edge OD	9.00%	13.00%	10.70%	-
Agri Group Loan	22.00%	22.00%	22.00%	-
Group Loan	23.00%	23.75%	23.07%	1.2% of loan amount or INR 1100 whichever is lower (Excluding applicable GST) Applicable for loans above INR 25,000
Gold Loans	14.00%	15.99%	14.60%	0.50% of Loan Amt or Min 300/- + GST whichever is higher for Loan upto 3 Lacs, >3 Lacs Flat Rs. 1000/- + GST
Home Construction/Purchase Loans	8.75%*	16.75%	13.02%	https://www.ujjivansfb.in/personal/loans/home-loans
Home Improvement Loans	8.75%*	17.75%	15.47%	https://www.ujjivansfb.in/personal/loans/home-loans
Home Equity Loans	10.99*	19.75%	15.99%	https://www.ujjivansfb.in/personal/loans/home-loans
PMSVANidhi	24.00%	24.00%	24.00%	-
Individual Loans	24.25%	25.50%	24.88%	1.2% of loan amount (Excluding applicable GST) Applicable for loans above INR 25,000
Kisan Suvidha Loan	23.25%	23.25%	23.25%	-
Loan Against Property - SENP - SEP	17.00%	19.00%	18.20%	-
Personal Loans	11.49%	16.49%	13.99%	-
Secured Enterprise Loan	10.00%	17.00%	14.40%	-
Two-Wheeler Loan	21.00%	26.00%	21.51%	Up to 4%
MSME Loan Against Rent Receivable	9.00%	14.00%	12.10%	Upto 2.5% + GST
CGTMSE Term Loan	11.00%	15.00%	13.00%	-
CGTMSE Overdraft facility	10.00%	15.00%	12.00%	-
UNSECURED OVERDRAFT FACILITY	16.22%	18.25%	18.25%	-
GECL (ECLGS)	9.25%	9.25%	9.25%	-
Composite Home Loans	8.75%*	17.75%	13.20%	https://www.ujjivansfb.in/personal/loans/home-loans
Commercial Purchase Loans	10.99%	19.75%	14.71%	https://www.ujjivansfb.in/personal/loans/home-loans
Vikas Loan	16.00%*	24.00%	19.80%	https://www.ujjivansfb.in/personal/loans/vikas-loan
BusiMoni OD	16.00%	20.00%	16.03%	OD Limit - Up to 1 Lakh Above 1 Lakh Charges Rs 1,000 plus taxes as applicable Rs 1,500 plus taxes as applicable

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