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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	Processing Fees (% of the loan)	Effective date
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Kisan Samman OD	11.00%	14.99%	11.31%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st Dec, 2024
Kisan Pragati Card Cash Credit	13.00%	16.99%	13.98%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st Dec, 2024

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Kisan pragati card Abhimaan OD	11.00%	14.99%	11.64%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st Dec, 2024
Kisan pragati card Pisciculture OD	13.00%	16.99%	15.33%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st Dec, 2024



Kisan pragati card Pisciculture TL	15.00%	18.99%	NA	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st Dec, 2024
Kisan pragati card Poultry OD	13.00%	16.99%	13.67%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st Dec, 2024
Kisan pragati card Poultry TL	15.00%	18.99%	NA	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st Dec, 2024
Agri Group Loan	22.00%	22.00%	22.00%	-	
Group Loan	22.90%	24.15%	23.62%	Nil for loans up to INR 50,000. 1.2% (+GST) or INR 1,100 (+GST) whichever is lower for loans above INR 50,000	01st April, 2025



				Lacs Flat Rs. 1000/- + GST	2024
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PMSVANidhi	24.00%	24.00%	24.00%	-	
Individual Loans	23.00%	24.50%	24.37%	2% of loan amount (excluding applicable GST)	
Kisan Suvidha Loan	23.25%	23.25%	23.25%	-	
Two-Wheeler Loan	17.50%	23.50%	20.74%	Up to 4%	16th May, 2024
GECL (ECLGS)	9.25%	9.25%	9.25%	-	
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	∨



Elite Lap- Formal	9.50%	21.90%	11.09%	1.5% of the loan amount, plus taxes as applicable	8th Feb, 2025
Working Capital Overdraft	8.60%	21.70%	10.12%	upto 1% of the loan amount, plus taxes as applicable	8th Feb, 2025
Working Capital Term Loan	8.90%	22.00%	9.52%	upto 1% of the loan amount, plus taxes as applicable	8th Feb, 2025
Supply Chain & Finance	9.50%	14.00%	11.29%	upto 2% of the loan amount, plus taxes as applicable	8th Feb, 2025
Micro Home Improvement Loan	17.00%	19.00%	17.99%	https://www.ujjivansfb.in/personal/loans/micro-mortgages/micro-business-loan#micro-home	1st Oct, 2024 ▼
Micro Business	18.00%	21.00%	19.85%	https://www.ujjivansfb.in/personal/loans/micro-mortgages/micro-business-loan	1st Oct, 2024



Micro Loan Against Property	20.00%	22.00%	21.10%	https://www.ujjivansfb.in/personal/loans/micro-mortgages/micro-business-loan#micro-loan-against-property	1st Oct, 2024
Micro-Mortgages BT+Top-UP	16.00%	24.00%	18.20%	https://www.ujjivansfb.in/personal/loans/home-loans	1st Oct, 2024
Commercial Purchase	10.75%	18.99%	13.00%	https://www.ujjivansfb.in/personal/loans/home-loans	1st Oct, 2024
Composite Home Loan	10.70%	17.99%	12.40%	https://www.ujjivansfb.in/personal/loans/home-loans	1st Oct, 2024
HL Top Up	9.50%	16.99%	12.30%	https://www.ujjivansfb.in/personal/loans/home-loans	1st Oct, 2024
Home Equity Loan	10.75%	18.99%	13.50%	https://www.ujjivansfb.in/personal/loans/home-loans	1st Oct, 2024
Home Improvement	10.70%	17.99%	13.10%	https://www.ujjivansfb.in/personal/loans/home-loans	1st Oct, 2024



Home Ready/Under-Construction Purchase	9.50%	16.99%	11.40%	https://www.ujjivansfb.in/personal/loans/home-loans	1st Oct, 2024
Home Loan - Self Construction	9.50%	16.99%	11.70%	https://www.ujjivansfb.in/personal/loans/home-loans	1st Oct, 2024

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