

**List of loans and Advances and revised rate of interest  
(Applicable to the loans and advances issued from 01-01-2019)**

**I. Individual Loans & Advances**

Sl No	Particulars	Interest Rate	
		Existing	Revised
<b><u>Cash Credit/Overdraft:</u></b>			
1	Over Draft	12.75	12.50
2	Retired Staff RD linked OD	11.00	11.00
3	Cash Credit	12.75	12.50
4	RD linked Over Draft to Society Staff	11.00	11.00
5	Working Capital Over Draft	12.75	12.50
6	OL(T) OD to Individuals	Up to 1 Lakhs	12.00
		Above 1 Lakhs	12.75
<b><u>Housing Loan :</u></b>			
7	House construction	11.00	10.00
8	House purchase	11.00	10.00
9	House maintenance	12.00	10.00
10	DDS Agents	10.00	10.00
<b><u>Vehicle Loan</u></b>			
11	Vehicle Loan, Car Loan	12.00	11.00
12	Vehicle Loan (DDS Agent)	10.00	9.00
<b><u>Project Term Loan</u></b>			
13	Project Term Loan	12.75	12.50
<b><u>Ordinary Loan</u></b>			
14	Ordinary Loan	Up to 5 Lakhs	12.00
		Above 5 Lakhs	12.75
15	E-Cap Loan	Up to 5 Lakhs	12.00
		Above 5 Lakhs	12.75
16	Property Purchase Loan	12.50	12.50
17	Medical Loan	0.00	0.00
18	Milch Cattle Loan	11.00	9.00
<b><u>Salary Loan</u></b>			
19	EDCB OK Loan	12.00	12.00
20	EDCB Express Loan	Up to 5 Lakhs	10.75
21	EDCB Express Loan	Above 5 Lakhs	11.50
<b><u>Micro Finance</u></b>			
22	SHG Mt Loan	9.00	9.00
23	Mahila Samrudhi Loan	9.00	9.00
24	JLG Loan - Agriculture	7.00	7.00
25	JLG Loan Non Farm	10.00	10.00
26	JLG Loan Group Business Project	10.00	10.00
<b><u>Professional Education</u></b>			
27	Professional Educational Loan	12.00	12.00

<b>Gold Loan</b>				
28	Athulya Gold Loan	3 Months	9.00	9.00
29	Gold Loan	6 Months	11.00	10.00
30	Gold Loan	1 year	10.50	10.50
31	Kanakasree Gold Cash Credit		9.50	9.00
32	Agricultural Gold Loan KCC		7.00	7.00

## II. Society Loans & Advances

Sl No	Particulars	Interest Rate	
		Existing	Revised
1	Coir Cash Credit	9.00	9.00
2	Handloom Cash Credit	10.00	10.00
3	Working Capital Overdraft	11.50	11.00
4	Overdraft	11.50	11.50
5	Cash Credit	11.50	11.50
6	Gold Overdraft	11.00	9.50
7	Agriculture Gold Overdraft	11.00	9.50
8	ICDL Loan	5.00	7.50
9	Ordinary Loan - Societies	12.00	12.00
10	Ordinary Loan - Education	12.00	12.00
11	Ordinary Loan - Consumer	12.00	12.00
12	House Loan EMI	12.5	9.75
13	Project Loan	11.50	11.50
14	LT Agricultural Loan	9.50	9.50
15	LT Non Agricultural Loan	10.00	10.00
16	MT Agricultural Loan	7.50	7.50
17	Kissan Credit Card Major	5.50	5.50
18	Kissan Credit Card Weaker	5.50	5.50
19	SHG Loan	11.00	9.00
20	SHG Loan Flood	8.50	8.50