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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** (%) (June 2025)	Processing Fees (% of the loan)	Effective date
Kisan Samman OD	11.00%	13.50%	11.45%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st December,2025
Kisan Pragati Card Cash Credit	13.00%	16.99%	13.96%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st December,2025



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Type of Loans	Minimum Interest Rate*(%)	Maximum Interest Rate* (%)	Interest rate per quarter** (%) (June 2025)	Processing Fees (% of the loan)	Effective date
Kisan pragati card Abhimaan OD	11.00%	14.99%	12.57%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st December,2025
Kisan pragati card Pisciculture OD	13.99%	14.50%	14.20%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st December,2025
Kisan pragati card Pisciculture TL	14.99%	17.99%	NA	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st December,2025
Kisan pragati card Poultry OD	13.50%	13.99%	13.64%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st December,2025
Kisan pragati card Poultry TL	14.99%	17.99%	NA	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st December,2025
KCC Interest Subvention Scheme	7.00%	7.00%	7.00%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st December,2025
Agri Enterprise OD	12.00%	12.00%	12.00%	1% + GST on the Sanctioned amount to be charged upfront	31st December,2025



Type of Loans	Minimum Interest Rate*(%)	Maximum Interest Rate* (%)	Average Rate of Interest in last quarter** (%) (June 2025)	Processing Fees (% of the loan)	Effective date										
				INR 1,100 (+GST) whichever is lower for loans											
				above INR 50,000											
Gold Loans	10.25%	16.25%	14.54%	<table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Processing Fee Charges</th> </tr> </thead> <tbody> <tr> <td>Up to ₹ 1 Lacs</td> <td>1% of loan amount or ₹ 550 + GST (whichever is lower)</td> </tr> <tr> <td>> ₹ 1 Lacs to ₹ 5 Lacs</td> <td>₹ 1050 + GST</td> </tr> <tr> <td>> ₹ 5 Lacs to ₹10 Lacs</td> <td>₹ 1250 + GST</td> </tr> <tr> <td>> ₹ 10 Lacs</td> <td>₹ 1550 + GST</td> </tr> </tbody> </table>	Loan Amount	Processing Fee Charges	Up to ₹ 1 Lacs	1% of loan amount or ₹ 550 + GST (whichever is lower)	> ₹ 1 Lacs to ₹ 5 Lacs	₹ 1050 + GST	> ₹ 5 Lacs to ₹10 Lacs	₹ 1250 + GST	> ₹ 10 Lacs	₹ 1550 + GST	1st January, 2026
Loan Amount	Processing Fee Charges														
Up to ₹ 1 Lacs	1% of loan amount or ₹ 550 + GST (whichever is lower)														
> ₹ 1 Lacs to ₹ 5 Lacs	₹ 1050 + GST														
> ₹ 5 Lacs to ₹10 Lacs	₹ 1250 + GST														
> ₹ 10 Lacs	₹ 1550 + GST														
PMSvanidhi - Tranche 1	24.00%	24.00%	NA												
PMSvanidhi - Tranche 2	24.00%	24.00%	NA												
PMSvanidhi -	24.00%	24.00%	NA												



Type of Loans	Minimum Interest Rate*(%)	Maximum Interest Rate* (%)	Average Rate of Interest in last quarter** (%) (June 2025)	Processing Fees (% of the loan)	Effective date
Individual Loans	23.30%	24.80%	23.99%	2% of loan amount (excluding applicable GST)	31 December, 2025
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%	NA	-	
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	
Prime LAP- Semi-Formal	9.50%	21.90%	12.37%	1.5% - 2.5% of the loan amount, plus taxes as applicable	1st April, 2025
Elite Lap- Formal	9.50%	21.90%	11.32%	1.5% of the loan amount, plus taxes as applicable	1st April, 2025
Working Capital Overdraft	8.60%	21.70%	10.17%	upto 1% of the loan amount, plus taxes as applicable	1st April, 2025
Working Capital Term Loan	8.90%	22.00%	10.31%	upto 1% of the loan amount, plus taxes as applicable	1st April, 2025
Supply Chain &	9.50%	14.00%	10.97%	upto 2% of the loan amount, plus taxes as	1st April, 2025

Type of Loans	Minimum Interest Rate*(%)	Maximum Interest Rate* (%)	Average Rate of Interest in last quarter** (%) (June 2025)	Processing Fees (% of the loan)	Effective date
Micro Business Loan	18.00%	21.00%	19.79%	https://www.ujjivansfb.in/personal/loans/micro-mortgages/micro-business-loan	30th June, 2025
Micro Loan Against Property	20.00%	22.00%	21.03%	https://www.ujjivansfb.in/personal/loans/micro-mortgages/micro-business-loan#micro-loan-against-property	30th June, 2025
Micro-Mortgages BT+Top-UP	16.00%	24.00%	19.18%	https://www.ujjivansfb.in/personal/loans/home-loans	30th June, 2025
Commercial Purchase	10.75%	18.99%	13.19%	https://www.ujjivansfb.in/personal/loans/home-loans	30th June, 2025
Composite Home Loan	9.50%	17.99%	12.13%	https://www.ujjivansfb.in/personal/loans/home-loans	30th June, 2025
HL Top Up	9.50%	16.99%	12.32%	https://www.ujjivansfb.in/personal/loans/home-loans	30th June, 2025
Home Equity Loan	10.75%	18.99%	13.57%	https://www.ujjivansfb.in/personal/loans/home-loans	30th June, 2025
Home Improvement loan	9.99%	17.99%	13.32%	https://www.ujjivansfb.in/personal/loans/home-loans	30th June, 2025

Type of Loans	Minimum Interest Rate*(%)	Maximum Interest Rate* (%)	Average Rate of Interest in last quarter** (%) (June 2025)	Processing Fees (% of the loan)	Effective date
Home Loan - Self Construction	9.50%	16.99%	12.04%	https://www.ujjivansfb.in/personal/loans/home-loans	30th June, 2025

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Mean Interest Rates of 2024



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