THE VIJAY CO-OPERATIVE BANK LTD.

Rate of Interet on Loan & Advances w.e.f. 19-06-2026

Type of Loan	Margin	Terms (Period)	Credit Grade / Credit Score	Up to Rs. 10 Lakh	up to Rs. 50 Lakh	Above Rs. 50 Lakh	
Hypothecation Cash Credit /Book Debt Cash Credit	**Stock- 25% Book Debt- 25%**	12 Months (Renew)	VCB-A	10.50%	8.50%	8.75%	
			VCB-B		9.00%	9.25%	
			VCB-C		9.50%	9.75%	
Secured Overdraft	**30%**	12 Months (Renew)	VCB-A	10.50%	9.50%	9.25%	
			VCB-B		10.00%	9.75%	
			VCB-C		10.50%	10.25%	
Double Mortgage Cash Credit	**50%**	12 Months (Renew)		10.50%			
				Up to Rs. 50 Lakh		**Above Rs. 50 Lakh**	
Secured Loan (WCTL)	**25%**	120 Months		8.95%		9.45%	
				Up to Rs. 50 Lakh		**Above Rs. 50 Lakh**	
Mortgaged Loan	**50%**	120 Months		9.95%		10.95%	
				Up to Rs. 50 Lakh		**Above Rs. 50 Lakh**	
Machinery Loan	**25%**	84 Months		8.45%		8.95%	
				Up to Rs. 50 Lakh		**Above Rs. 50 Lakh**	
Professional Loan (CA/CS/Dr./Eng. etc)	**20%**	120 Months		8.95%		9.45%	
Builder Project Loan & LAP	**50%**	50 Months-Project Loan 120 Months- LAP		13.00%			
				Up to Rs. 50 Lakh		**Above Rs. 50 Lakh**	
Commercial Property Purchase Loan (Shop/Office/Shed/Godown)	**25%**	120 Months (Including Moratorium 6 Months (Max), in case of Under Construction Property)		8.95%		9.95%	
Lease Rent Discounting (LRD)	**30% of NPV**	84 to 120 Months		9.95%			
				Up to Rs. 50 Lakh		**Above Rs. 50 Lakh**	
				Fixed	**Floating**	**Fixed**	**Floating**
Housing Loan	**20%**	Max 240 Months (Including Moratorium, Maximum 24 Months or completion of Construction, whichever is earlier)	VCB-A	7.95%	7.70%	8.45%	7.95%
			VCB-B	8.20%	7.95%	8.95%	8.45%
			VCB-C	8.45%	8.20%	9.20%	8.70%
			VCB-D	8.70%	8.45%	9.45%	8.95%
			VCB-E	8.95%	8.70%	9.70%	9.20%
House Repairs and Renovation (Upto Rs.10 Lakh, With Mortgage)	**30%**	120 Months	8.95%				
Two Wheeler Loan	**20% (On Road Price)**	48 Months	CIC-above 751	9.95%			
			CIC-above 651	10.95%			
			CIC-above 501	11.95%			
			CIC-up to 501	13.00%			
				Up to Rs. 50 Lakh		**Above Rs. 50 Lakh**	
				Fixed	**Floating**	**Fixed**	**Floating**
Four Wheeler Loan	**20% (On Road Price)**	60 Months	VCB-A	7.95%	7.70%	8.45%	8.25%
			VCB-B	8.20%	7.95%	8.70%	8.50%
			VCB-C	8.45%	8.20%	8.95%	8.75%
			VCB-D	8.70%	8.45%	9.20%	9.00%
			VCB-E	8.95%	8.70%	9.45%	9.25%
Old Vehicle Loan (Four Wheeler)	**50% of Valuation**	36 Months	13.00%				
Commercial Vehicle Loan (if RTO Registered, No Mortagege or UT Required)	**30% (On Road Price)**	48 Months	CIC-above 700	9.75%			
			CIC-above 600	10.00%			
			CIC-up to 600	11.00%			
Furniture & Fixture Loans (Upto Rs. 25 Lakh)	**25%**	60 Months	9.50%				

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			Uo to Rs. 20 Lakh	up to Rs. 25 Lakh	Above Rs. 25 Lakh
Education Loan	**25%**	60 Months (after Completion of Study)	8.45%	8.95%	9.45%
Solar Panel Roof Top Loan :					
Residential (Upto 10 Lakhs)	**25%**	120 Months	8.95%		
Commercial Purpose		60 Months	9.45%		
Advances against Government Securities :					
Overdraft	**20% To 50%**	36 Months (Review)	8.95%		
Term Loan		up to Maturity Date			
Unsecured Loan :	**Max Rs. 4 Lakhs**	60 Months	15.00%		
Mahila Utkarsh Yojana Loan	**Max Rs. 1 Lakhs**	60 Months	8.95%		
Distress Person Loan	**Max Rs. 1 Lakhs**	60 Months	10.95%		
Fixed Deposit Overdraft (FDOD)					
Self	**10%**	up to Maturity Date	FD Rate + 1%		
Third Party FDOD	**10%**	up to Maturity Date	FD Rate + 2%		
Bulk Deposit Advance (for Deposit more than 5 Cr)	**5%**	up to Maturity Date	FD Rate + 0.50%		

NOTES:

1.) Spread Includes Core Spread, Risk Premium and Business Adjustment Margins
2.) In case of Advance against undertaking of Fixed Assets, ROI will be Normal Rate of Interest Plus 1% excluding solar panel rooftop loan
3.) ROI for Greenfield Projects will be Normal ROI as applicable above Plus 0.50%
4.) Secured Loan (Working Capital Term Loan-WCTL) to women against undertaking of existing mortgaged property upto 9 lakhs- ROI will be 8.45%.
(Udyam Registration Mandatory, No Extra rate applicable for Undertaking)
5.) Rate of Interest will be considered as per Total Sanction Amount per customer ID.
6.) Udyam Registration Certificate is mandatory for all business loans.
7.) Lowest CIC Score of the credit company will be considered if more than 2 credit score report are taken.
8.) In case of CIC Score and CMR score, Poor (Lowest) Score will be considered for proprietorship concern.
9.) In case of No Credit score or score upto 50, it shall be equivalent to 650