

Loan Interest Rates From 01.01.2026

Sr. No	Name of the Product	Rate of Interest %		Tenure (maximun)
1	Sulabh Gruh Scheme Home Loan (TLHSG) as per cibil criteria	Above 750	8.50%	20 Years (240 Months)
		700 to 750 or no credit history	8.75%	
		650 to 700	9.00%	
		Below 650	9.50% + 1% risk premium	
2	Vehicle (Personal Car Loan) (VLPER)	Above 750	8.50%	7 Years
		700 to 750 or no credit history	8.75%	
		650 to 700	9.50%	
		Below 650	10%	
3	Vehicle (Electric Vehicle Personal Car Loan) (VLPER)	(Above 750)	8.40%	7 Years
		700 to 750 or no credit history	8.65%	
		650 to 700	9.25%	
		Below 650	9.75%	
4	Vehicle (Two wheeler Loan) (VLPER)		10.50*	5 years
5	Vehicle (Electric Two Wheeler Loan)(VLPER)		10.25*	
6	Vehicle (Commercial) Only new Commercial Vehicle (VLCOM)	Above 750 and CMR- Below 3	10%	7 Years
		700 to 750 or no credit history and	10.50%	
		650 to 700 and CMR- Below 5	11%	
7	Gold Loan (BGL & TGL)		8.90*	1 Years (Bullet Payment)
8	Gold Loans to Farmer (Subject to Provided 7/12)(BGL & TGL)		8.50*	1 Years (Bullet Payment)
9	Namco Green Energy loan (Solar Loan) (TLNGE) Upto 10 Lakh For Personal Use		10*	3 to 5 Years
10	Namco Green Energy loan (Solar Loan) (TLNGE) Above 10 Lakh to 1 crore for Commercial Purpose		12 (Rating 9.50 to12)*	7 years
11	Namco Green Energy loan (Solar Loan) (TLNGE) Above 1 crore to 10 crore		12 (Rating 9.50 to12)*	10 years
12	Namco Professional Loan (TLNRL)		9 to 9.50*	7 to10 years
13	Secured Personal Loan (TLSPL)		12*	9 years
14	Education Loan (TLEDU)		9 to 9.50*	5 to 15 Years
15	Govt. Security/LIC Assign		9*(From 20/09/2022)	Yearly Renewal
16	Hypothecation (CCGEN)		12 (Rating 9.50 to12)*	1 Years (Renewal)
17	Hypothecation Installment (TLHYP)		12 (Rating 9.50 to12)*	7 Years

18	Working Capital (CCGEN)	12 (Rating 9.50 to12)*	1 Years (Renewal)
19	Working Capital Installment (TLWCI)	12 (Rating 9.50 to12)*	7 Years
20	Machinery Loan (TLSME)	12 (Rating 9.50 to12)*	10 Years
21	Old Machinery Loan (TLSME)	12 (Rating 9.50 to12)*	7 Years
22	Godown Constraction (TLSME) Activity run by Own entity	12 (Rating 9.50 to12)*	10 Years
23	Hospital Construction (TLSME) Activity run by Own entity	12 (Rating 9.50 to12)*	10 Years
24	Industrial Shed Loan (TLSME) Activity run by Own entity	12 (Rating 9.50 to12)*	10 Years
25	Cash Credit (CCUNS) Cash credit Unsecured	13*	1 Years (Renewal)
26	Cash Credit Installement (TLPSL)	13.5*	3 Years
27	Personal Loan (Only Salary Person) (TLPSL)	12*	3 Years
28	Advance Against on Lease Agreement (TLLAP)	13*	As per agreement period
29	Shop Purchases and Construction (TLSME)	12*	10 Years
30	Furniture (TLSME)	12*	10 Years
31	Project Finance (TLBCL)	13.50*	AS per RERA Period
32	Educational Institution Building Construction (TLBCL)	12*	10 Years
33	T.L.S.M.E. Assets Back loan (TLSME)	12*	15 Years
34	SME TL (TLSME)	12*	10 Years
35	MSME (Pos) (TLSME)	12*	3 Years
36	Wear House construction	12*	10 Years
37	Godown Construction (TLSME) Godwn Made for Renting	12*	10 Years
38	Hospital Construction (TLBCL) Hospital Made for Renting	12*	10 Years
39	Property Loan (TLLAP)	13.5*	10 Years
40	Pledge Loan	13.5*	10 Years
41	FDR Advance (ADBUL)	As per FDR Rate excess 1.00 and if third party person 2	As per FDR Due date
42	Bills Payble	13.5*	Active
43	Bank Guarantee	After Revoke 14.50*	As per Customer Demand
44	Bedana (Raisins and Dry foods Pledge)	11*	1 Year
MSME Take Over from Other Bank 8.50 % (Terms and Condition apply)			