



[Home](#) > [Mean Interest Rate For Loan Product](#)

# 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** (%)	Processing Fees (% of the loan)	Effective date
---------------	---------------------------	----------------------------	--	---------------------------------	----------------



[Login](#)



Type of Loans	Minimum Interest Rate*(%)	Maximum Interest Rate* (%)	Average Rate of Interest in last quarter** (%)	Processing Fees (% of the loan)	Effective date
Kisan Pragati Card Cash Credit	13.00%	16.99%	13.77%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st March, 2025
Kisan Pragati Card Term Loan	15.00%	18.99%	15.97%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st March, 2025
Kisan pragati card Abhimaan OD	11.00%	14.99%	11.72%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st March, 2025 ▼
Kisan pragati card Pisciculture	13.00%	16.99%	14.75%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st March, 2025

Type of Loans	Minimum Interest Rate*(%)	Maximum Interest Rate* (%)	Average Rate of Interest in last quarter** (%)	Processing Fees (% of the loan)	Effective date

Supercharge your savings! Earn up to 7.50% p.a. interest with our Digital Savings Account!

[Open Online](#)

IL					
Kisan pragati card Poultry OD	13.00%	16.99%	13.83%	Loans up to 3 lakhs: Nil; Loans above 3 lakhs: 1% to be charged upfront at the time of sanction + GST	31st March, 2025
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 March, 2025
Agri Group Loan	22.00%	22.00%	22.00%	-	

Type of Loans	Minimum Interest Rate*(%)	Maximum Interest Rate* (%)	Average Rate of Interest in last quarter** (%)	Processing Fees (% of the loan)	Effective date
Gold Loans	10.00%	15.99%	14.77%	0.50% of Loan Amt or Min 300/- + GST whichever is higher for Loan upto 3 Lacs, >3 Lacs Flat Rs. 1000/- + GST	01st April, 2025
PMSVANidhi	24.00%	24.00%	24.00%	-	
Individual Loans	23.30%	24.80%	23.62%	2% of loan amount (excluding applicable GST)	01st April, 2025
Kisan Suvidha Loan	23.25%	23.25%	23.25%	-	∨
Two-Wheeler Loan	17.50%	23.50%	20.74%	Up to 4%	16th May,


Type of Loans	Minimum Interest Rate*(%)	Maximum Interest Rate* (%)	Average Rate of Interest in last quarter** (%)	Processing Fees (% of the loan)	Effective date
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%	12.26%	1.5% - 2.5% of the loan amount, plus taxes as applicable	8th Feb, 2025
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	8.90%	22.00%	9.52%	upto 1% of the loan amount, plus taxes as	8th Feb,



[Login](#)



Type of Loans	Minimum Interest Rate*(%)	Maximum Interest Rate* (%)	Average Rate of Interest in last quarter** (%)	Processing Fees (% of the loan)	Effective date
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%	<a href="https://www.ujjivansfb.in/personal/loans/micro-mortgages/micro-business-loan#micro-home">https://www.ujjivansfb.in/personal/loans/micro-mortgages/micro-business-loan#micro-home</a>	1st Oct, 2024
Micro Business Loan	18.00%	21.00%	19.85%	<a href="https://www.ujjivansfb.in/personal/loans/micro-mortgages/micro-business-loan">https://www.ujjivansfb.in/personal/loans/micro-mortgages/micro-business-loan</a>	1st Oct, 2024
Micro Loan Against Property	20.00%	22.00%	21.10%	<a href="https://www.ujjivansfb.in/personal/loans/micro-mortgages/micro-business-loan#micro-loan-against-property">https://www.ujjivansfb.in/personal/loans/micro-mortgages/micro-business-loan#micro-loan-against-property</a>	1st Oct, 2024

Type of Loans	Minimum Interest Rate*(%)	Maximum Interest Rate* (%)	Average Rate of Interest in last quarter** (%)	Processing Fees (% of the loan)	Effective date
Commercial Purchase	10.75%	18.99%	13.00%	<a href="https://www.ujjivansfb.in/personal/loans/home-loans">https://www.ujjivansfb.in/personal/loans/home-loans</a>	1st Oct, 2024
Composite Home Loan	10.70%	17.99%	12.40%	<a href="https://www.ujjivansfb.in/personal/loans/home-loans">https://www.ujjivansfb.in/personal/loans/home-loans</a>	1st Oct, 2024
HL Top Up	9.50%	16.99%	12.30%	<a href="https://www.ujjivansfb.in/personal/loans/home-loans">https://www.ujjivansfb.in/personal/loans/home-loans</a>	1st Oct, 2024
Home Equity Loan	10.75%	18.99%	13.50%	<a href="https://www.ujjivansfb.in/personal/loans/home-loans">https://www.ujjivansfb.in/personal/loans/home-loans</a>	1st Oct, 2024 
Home Improvement Loan	10.70%	17.99%	13.10%	<a href="https://www.ujjivansfb.in/personal/loans/home-loans">https://www.ujjivansfb.in/personal/loans/home-loans</a>	1st Oct, 2024



[Login](#)



Type of Loans	Minimum Interest Rate*(%)	Maximum Interest Rate* (%)	Average Rate of Interest in last quarter** (%)	Processing Fees (% of the loan)	Effective date
Home Ready/Under-Construction Purchase	9.50%	16.99%	11.40%	<a href="https://www.ujjivansfb.in/personal/loans/home-loans">https://www.ujjivansfb.in/personal/loans/home-loans</a>	1st Oct, 2024
Home Loan - Self Construction	9.50%	16.99%	11.70%	<a href="https://www.ujjivansfb.in/personal/loans/home-loans">https://www.ujjivansfb.in/personal/loans/home-loans</a>	1st Oct, 2024



Archives

2024



Mean Interest Rates of 2024





[Login](#)



[About us](#)

[Smart Banking](#)

[Miscellaneous](#)

[Apply Now](#)

[Products & Services](#)

[Careers](#)

[Customer Care Support](#)

[API Banking](#)

[Banking Suites](#)

[Media](#)

[Forms & Agreements](#)

[Banking blogs](#)

[Investor Relations](#)

[Rates & Charges](#)

[Sustainability](#)

[Locate Us](#)

[Lodge a complaint](#)

[Calculators](#)

