



Pune People's Co-op Bank Ltd., Pune

(Multi-State bank)

Interest Rates Applicable to Loans

(w.e.f. 1st June 2024)

Housing Loan	Priority Sector Lending	Non Priority Sector Lending
Housing Loan	9.00%	9.50%
House Loan Top up-Repair / Renovation	10.00%	11.50%

Vehicle Loan (Personal - Private Use)	Commercial	Non-Commercial
(I) Four Wheeler	8.50%	10.00%
Two Wheeler (E-Vehicle)	12.50%	-
Two Wheeler (Non-Electric Vehicle)	14.50%	-

In case of second hand vehicle (four wheeler or more) for personal / business use 'applicable ROI + 1.00% extra will be applicable (for 60 Months only).

Education Loan	Up to Rs 10 lakh for studying in India and Rs 20 lakh for studying in international countries.	Above Rs 10 lakh for studying in India and Above Rs 20 lakh for studying in international countries.
Inland or Abroad	9.90%	10.90%

For Girls / Women: 0.25 % less than the existing ROI for Education Loan applicable

Educational Institution Loan	12.00%
-------------------------------------	--------

Business Term Loan	
Upto Rs. 25.00 Lakhs	10.50%
Above Rs. 25.00 Lakhs	10.90%

*# For Women: 0.25 % less than existing ROI for Business Term Loans (excluding Unsecured / Clean Loans)
For Professionals (Doctor / Architect / CA / Cost Accountant etc.) – 0.25 % less than existing ROI (for Business Loan/Cash Credit excluding Unsecured / Clean Loan)*

Cash Credit Hypothecation	With Collateral	Without Collateral
Upto Rs. 25.00 Lakhs	10.50%	-
Above Rs. 25.00 Lakhs	10.90%	-
Upto Rs. 10.00 Lakhs	-	10.90%
Above Rs. 10.00 Lakhs and upto Rs. 20.00 Lakhs (Priority Sector Lending)	-	12.50%
Above Rs. 10.00 Lakhs and upto Rs. 20.00 Lakhs (Priority Sector Lending)	-	14.50%



Pune People's Co-op Bank Ltd., Pune

(Multi-State bank)

Udyog Samruddhi Karj Yojana	12.00%
------------------------------------	--------

Rent Discounting Loan	
Upto Rs.200.00 Lakhs	10.50%
Above Rs.200.00 Lakhs	9.50%

Term Loan against Property	
For Business	12.00%
Other than Business (CRE)	15.00%

Loan against Gram Panchayat Sanction Property	
Housing Loan	12.00%
Loan Against Property	12.00%
Business Term Loan	12.00%

Cash Credit against Property (Excluding Builder Finance)	12.00%
---	--------

Builder Loan	15.00%
---------------------	--------

Renewable Energy/ Wind Mill/ Solar Loan	11.00%
--	--------

Unsecured Loan (Clean Loan)	
Repay by Salary Undertaking (at source deduction/ salary credit with us)	12.50%
Others (Salaried / Businessman / Self Employed)	14.50%

Gold Loan	
Without EMI	9.00%
With EMI	
Cash Credit against Gold	9.50%



Pune People's Co-op Bank Ltd., Pune

(Multi-State bank)

Loan against LIC,NSC	9.00%
Consumer Durable Other	14.50%
Travel Loan	12.00%

Loan / CC against Term Deposit (Only Pune People's Co-op Bank's Fix Deposits)	Loan Amount upto Rs.50.00 Lakh	Above Rs.50.00 Lakhs and upto Rs.100.00 Lakhs	Above Rs.100.00 Lakh
(I) Loan against Term Deposit	1.00 % More than FD Rate	0.50 % More than FD Rate	0.25 % More than FD rate
(II) CC against Term Deposit			
a) Society	0.50 % More than FD Rate		
b) Others	1.00 % More than FD Rate		
(III) Loan / CC against Third Party Term Deposit	2.00 % More than FD rate		

Group Loan to Salary Earners	Employee	Additional Loan to Spouse
Upto 96 Months	9.00%	10.00%
Above 96 Months to 120 Months	9.49%	10.49%

(** Rate of Group Loan for salary earners may differ based on the sanction given by BOD)