GP PARSIK SAHAKARI BANK LIMITED

(Multi - State Scheduled Bank)

Sahakar Murti Gopinath Shivram Patil Bhavan, Parsik Nagar Kalwa, Thane 400 605

Rate of Interest on Loans and Advances w.e.f. 01.08.2026

Present PLR-13.75% p.a.

<table>
<tr><th>Product</th><th>Amount</th><th colspan="2">ROI p.a.(Floating)</th><th>ROI p.a.(Fixed)</th></tr>
<tr><td rowspan="2">Cash Credit : MSME</td><td>Upto Rs. 50.00 lac</td><td colspan="2">10.25%</td><td>11.25%</td></tr>
<tr><td>Above Rs. 50.00 lac</td><td colspan="2">As per Commercial Credit Rating</td><td>N.A.</td></tr>
<tr><td rowspan="2">Term Loan Under Govt Subsidy Scheme</td><td>Upto Rs. 50.00 lac</td><td colspan="2">9.75%</td><td>11.25%</td></tr>
<tr><td>Above Rs. 50.00 lac</td><td colspan="2">As per Commercial Credit Rating</td><td>N.A.</td></tr>
<tr><td rowspan="2">A) Term Loan MSME
(Commercial Credit Rating as per Revised Credit Policy)</td><td>Up to Rs.50 lacs</td><td colspan="2">9.75%</td><td>11.25%</td></tr>
<tr><td>Above Rs. 50.00</td><td colspan="2">As per Commercial Credit Rating</td><td>N.A.</td></tr>
<tr><td>B) New Poclain</td><td>Any Amount</td><td colspan="2">10.75%</td><td>11.25%</td></tr>
<tr><td>C) Rent Discounting
(within lock-in period)</td><td>Any Amount
(Commercial credit rating not applicable)</td><td colspan="2">8.50%</td><td>11.75%</td></tr>
<tr><td rowspan="2">D) Purchase of Commercial Premises (Self Use)</td><td rowspan="2">Any Amount
(Commercial credit rating not applicable)</td><td>*CIBIL 751 & above
*CIBIL -1 or 101 to 200
CMR 1, CMR 2 & CMR 3</td><td>8.50%</td><td rowspan="2">11.25%</td></tr>
<tr><td>*CIBIL 650 to 750
CMR 4 & CMR 5</td><td>8.75%</td></tr>
<tr><td>Emergency Credit Line Guarantee Scheme (ECLGS) 5.0 Scheme
Scheme valid up to 31st March 2027</td><td>Up to 20% of the peak fund-based working capital outstanding during the fourth quarter of FY 2025–26. (i.e between 01.01.2026 and 31.03.2026 both days inclusive)</td><td colspan="2">Not exceeding 9.00%</td><td>N.A.</td></tr>
</table>

Product	Amount	ROI p.a. (Floating)	ROI p.a.(Fixed)
Bank's Own Term Deposit	Any Amount	N.A.	Deposit rate +1%
	Any Amount (Third Party)	N.A.	3% more than applicable FDR rate
Overdraft Against Bank's Own Term Deposit	Any Amount	N.A.	Deposit rate +1%
	Any Amount (Third Party)	N.A.	3% more than applicable FDR rate
Over Draft against Securities Like NSC /KVP /LIFE Insurance etc. (Assignable) CR-88	Any Amount	9.25%	N.A.
Term Loan against Securities Like NSC/ KVP /LIFE Insurance etc. (Assignable) CR-64	Any Amount	9.25%	N.A.
Cash Credit-Clean	Upto Rs. 10.00 lac	15.75%	16.25%
TL Gold Loan –Consumption Bullet Repayment (Floating)	Upto Rs.100.00 lakh per borrower (Bullet Repayment + Other Term Loan)	8.75%	9.75%
TL-Gold Loan – Consumption (Floating)		8.75%	9.75%
TL-Gold Loan – Income Generation (Floating)		8.75%	9.75%

Product	Amount		ROI p.a. (Floating)		ROI p.a. (Fixed)
Housing Loan	Upto Rs. 200.00 lac	Per family Loans: 1. Upto Rs. 50 lakh in Centres with population of 50 Lakh and above (overall cost of the dwelling unit does not exceed Rs. 63 Lakh) Or 2. Upto Rs. 45 lakh in Centres with population of 10 lakh and above but below 50 lakh (overall cost of the dwelling unit does not exceed Rs. 57 Lakh) Or 3. Upto Rs.35 lakh in Centres with population below 10 lakh (overall cost of the dwelling units does not exceed Rs. 44 lakh) (Priority loans)	*CIBIL 800 & above *CIBIL -1 or 101 to 200	7.75%	11.75%
			*CIBIL 750 to 799	7.90%	
			*CIBIL 700 to 749	8.10%	
			*CIBIL – 650 to 699	8.20%	
		All Loans upto Rs. 200.00 Lakh not covered under above criteria classified as Non Priority loans	*CIBIL 800 & above *CIBIL -1 or 101 to 200	7.75%	
			*CIBIL 750 to 799	7.90%	
			*CIBIL 700 to 749	8.15%	
			*CIBIL – 650 to 699	8.40%	
		*Note : Credit Information Clearance is not applicable			
	Upto Rs. 200.00 lac	Irrespective of Priority & Non Priority	CIBIL below 650 subject to Credit Clearance as per CIC policy.	8.75%	11.75%

Product	Amount	ROI p.a. (Floating)			ROI p.a. (Fixed)
Housing Loan (CRE)	Upto Rs. 200.00 lac	0.75 % more than the existing applicable ROI on Housing loans as per CIBIL			
		For Non Priority loans	*CIBIL 800 & above *CIBIL -1 or 101 to 200	8.50%	11.75%
			*CIBIL 750 to 799	8.65%	
			*CIBIL 700 to 749	8.90%	
			*CIBIL – 650 to 699	9.15%	
		For Non Priority loans	CIBIL below 650 subject to Credit Clearance as per CIC policy.	9.50%	
Housing Loan	Upto Rs. 10.00 Lakh in case of Gaothan and Rs. 20.00 Lakh in case of Other than Gaothan	Housing loans under Grampanchayat Jurisdiction	Irrespective of CIBIL Score (For CIBIL above 650 Credit Information Clearance not applicable and for CIBIL below 650 Credit Clearance required as per CIC policy.)	8.50%	11.75%
Housing Loan (CRE)		Housing loans under Grampanchayat Jurisdiction (Non Priority)	Irrespective of CIBIL Score (For CIBIL above 650 Credit Information Clearance not applicable and for CIBIL below 650 Credit Clearance required as per CIC policy.)	9.25%	11.75%

Product	Amount	ROI p.a. (Floating)		ROI p.a. (Fixed)
House repair/Renovation : Against Property	Upto Rs.15.00 lac	Centres with population of 50 Lakh and above (overall cost of the dwelling unit does not exceed Rs. 63 Lakh)	10.25%	13.25%
	Upto Rs. 12 Lakh	Centres with population of 10 lakh and above but below 50 lakh (overall cost of the dwelling unit does not exceed Rs. 57 Lakh)		
	Upto Rs. 10.00 lakh	Centres with population below 10 lakh(overall cost of the dwelling units not exceed Rs. 44 lakh) (Population List as per Annexure Attached)		
Credit facilities for professionals (Including CC/OD) (Professional i.e. Doctor, Chartered Accountant, Architect, Company Secretary, Advocate)	Any Amount	*CIBIL 751 & above *CIBIL -1 or 101 to 200 CMR 1, CMR 2 & CMR 3	8.50%	11.25%
		*CIBIL 650 to 750 CMR 4 & CMR 5	8.75%	
Secured Personal Loan	Any Amount		9.25%	10.75%
Education Loan for classes	Up to Rs.20.00 lac		9.25%	10.75%
Education Loan	Up to Rs.25.00 Lac For Female Only		8.15%	11.75%
	Up to Rs.25.00 Lac (For other than Female)		8.40%	
	Above Rs.25.00 lac upto Rs.100.00 lac		8.65%	

Product	Amount	ROI p.a. (Floating)	ROI p.a.(Fixed)
Vehicle Loan : Commercial Use	Up to Rs.25.00 lac (for New Vehicle)	9.25%	11.25%
	Above Rs.25 lac (for New Vehicle)	10.25%	11.25%
	0.25% concession on rate of interest will be given on new loans for vehicle loans, for Commercial use if Udyam Registration certificate is provided by borrower at the time of sanction of Proposal.		
	Upto Rs. 2.00 lac (for old Vehicle)	15.25%	15.75%
	Above Rs. 2.00 lac (for old Vehicle	15.75%	16.25%
Vehicle Loan : Personal Use	Any Amount	8.25%	12.25%
	Upto Rs. 2.00 lac (for Old Vehicle)	14.75%	15.25%
	Above Rs. 2.00 lac (for Old Vehicle)	15.25%	15.75%
Salary Deduction Loan (U/s 60) [If undertaking given by company in our Bank's format]	Up to Rs. 5.00 lac (Upto 5 years)	11.75%	14.75%
	Up to Rs. 5.00 lac (Upto 7 years) (for Group Loan)	11.75%* (Minimum No of Group Employees 10 to 50)	N.A.
	Up to Rs. 5.00 lac (Upto 7 years) (for Group Loan)	11.25% (Minimum No of Group Employees Above 50)	N.A.
Personal Unsecured Loans	Up to Rs. 10.00 lac	15.75%	N.A.
Unsecured Education Loan (CR-36)	Up to Rs. 4.00 lac	13.75%	N.A.
Unsecured loans for Members of Registered Housing Society for Building repairs / Renovation	Up to Rs. 1.00 lac	14.75%	N.A.
Term Loan : Commercial Real Estate : Rent Discounting Beyond Lock In Period	Any Amount	9.00%	12.25%
Purchase of Commercial Premises for Letting Out	Any Amount	9.00%	12.25%

Product	Amount	ROI p.a. (Floating)	ROI p.a.(Fixed)
Agriculture And Allied Activities	Upto Rs. 50.00 lac	14.25%	15.25%
	Above Rs. 50.00 lac	As per Commercial Credit Rating	N.A
Overdraft Against Property	Upto Rs. 50.00 lac	10.25%	11.25%
	Above Rs. 50.00 lac	As per Commercial Credit Rating	N.A

Chart of Floating Rate of Interest for Term Loan & Cash Credit / Overdraft for exposure above Rs.50.00 lac		
Risk Rating	**Total Risk Adjusted % Age**	**Business & SME Loan Above Rs. 50.00 lac**
PRS 1	86 To 100	PLR – 5.50% = 8.25%
PRS 2	76 To 85	PLR – 5.00% = 8.75%
PRS 3	66 To 75	PLR – 4.00% = 9.75%
PRS 4	56 To 65	PLR – 3.00% = 10.75%
PRS 5	41 To 55	PLR – 2.00% = 11.75%
PRS 6	Below 41	PLR – 1.00% = 12.75%