

खुदरा ऋण विभाग Retail Credit Department



Interest Rate range summary of the contracted loans for the previous quarter ended 31.03.2022 for different categories of Retail loans granted to individual borrowers along with mean interest rates for such loans, in accordance with clause no. 2 (a), (i) RBI guidelines mentioned in "Display of information by banks" dated 22/01/2015.

Interest Rate Range Summary for the quarter ended on March 31, 2022			
Product	Minimum ROI	Maximum ROI	Mean -ROI
Maha Super Housing Loan	6.40	8.30	7.10
Maha Bank Top Up Loan	7.30	8.55	7.79
Maha Super Car Loan Scheme	6.80	10.30	8.07
Maha Bank Vehicle Loan scheme (Two Wheeler & 2nd Hand Car Loan)	9.95	12.80	11.07
Maha Bank Personal Loan scheme.	9.45	12.80	10.65
Loan against Property-Individual	8.45	9.45	8.96
Model Education Loan Scheme	8.45	8.80	8.62
Maha Scholar Education Loan Scheme	6.95	7.95	7.55
Maha Scholar Overseas Education Loan Scheme	8.05	8.05	8.05
Skill Loan Scheme	8.30	8.30	8.30
Lease Rental Discounting –for Landlords	7.95	7.95	7.95
Maha Bank Adhaar Loan scheme for pensioners	8.00	8.50	8.25
Maha Bank Consumer Loan Scheme	10.70	10.70	10.70
Maha Bank Salary Gain Scheme	9.95	9.95	9.95
Loan against paper security	8.95	8.95	8.95
Reverse Mortgage Loan Scheme	7.95	7.95	7.95
Maha Bank Gold Loan scheme - Retail	7.00	7.00	7.00