

खुदरा ऋण विभाग Retail Credit Department



Interest Rate range summary of the contracted loans for the previous quarter ended 31.03.2023 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, 2023			
Product	Minimum ROI	Maximum ROI	Mean -ROI
Maha Super Housing Loan	8.60	10.80	9.34
Maha Bank Top Up Loan	8.80	11.00	9.53
Maha Super Car Loan Scheme	8.90	13.00	10.27
Maha Bank Vehicle Loan scheme (Two Wheeler & 2nd Hand Car Loan)	12.45	15.30	13.57
Maha Bank Personal Loan scheme.	10.00	12.80	11.79
Loan against Property-Individual	10.95	11.95	11.47
Model Education Loan Scheme	10.30	11.95	11.12
Maha Scholar Education Loan Scheme	9.45	10.45	10.05
Maha Scholar Overseas Education Loan Scheme	10.55	10.55	10.55
Skill Loan Scheme	10.80	10.80	10.80
Lease Rental Discounting –for Landlords	10.45	10.45	10.45
Maha Bank Adhaar Loan scheme for pensioners	10.50	11.00	10.75
Maha Bank Consumer Loan Scheme	10.70	10.70	10.70
Maha Bank Salary Gain Scheme	12.45	12.45	12.45
Loan against paper security	11.45	11.45	11.45
Reverse Mortgage Loan Scheme	10.45	10.45	10.45
Maha Bank Gold Loan scheme - Retail	9.30	9.30	9.30