

ILA No.96 - Annexure - I
ABHYUDAYA CO-OP. BANK LTD.

Revised Rate of Interest (Floating) on Credit Facilities w.e.f. 08th August, 2025

Prime Lending Rate (PLR) –12.25%

Sr. No.	Types of facility		Linkage to PLR	Rate of Interest (%) p.a.			
I	<u>Surety Loans/SDL (Upto Rs. 2.00 Lakh)</u>						
	<u>Existing as well as New</u>						
	a)	General	PLR + 1.00	13.25			
	b)	Surety Loans with confirmed ECS/NACH or SDL and Groups loans	PLR + 0.50	12.75			
	c)	Surety Loans sanctioned as per CR No.319 dated 04.08.2023	PLR – 0.75	11.50			
II	<u>Gold loans :</u>						
	<u>Existing as well as New</u>						
	a)	Gold Loan (as per ILA 98 dt 18.10.2025)	PLR – 2.75	8.75	No Service charges whose yearly income as per ITR is above Rs. 7.50 Lakh. SODGLD facility of above Rs.10.00 Lakh not to be sanctioned till further instructions.		
	b)	Gold Loan with Bullet Repayment Option (as per ILA 98 dt 18.10.2025)	PLR – 2.75	8.75			
	c)	SOD against Gold Ornaments (sanctioned amount upto & incl. Rs. 10 Lakh)	PLR – 2.35	8.75			
	d)	SOD against Gold Ornaments (sanctioned amount above Rs. 10 Lakh)	PLR - 1.75	10.50			
III	<u>Secured Overdraft (SOD) & Loans against securities like NSCs/LIC/KVP</u>		PLR – 1.00	11.25			
	<u>Existing as well as New</u>						
IV	<u>Bill Discounting under L/C (Inland)</u> <u>(One Time/Limit)Bill Discounting under L/C (Inland)</u>						
	<u>Existing as well as New</u>						
	a)	Tenure of Bills upto 90 days	PLR – 3.00	9.25			
	b)	Tenure of Bills above 90 days	PLR – 2.50	9.75			
V	<u>Mortgage Loans/Limits :</u>						
	All Existing Loans		PLR + 1.50	13.75			
	Sanctioned as per CR No. 286 dt. 03.12.2021		PLR – 1.00	11.25			
	Mortgage Loans (ESCLNLAP) sanctioned as per Mortgage Loan Scheme (IDC No. HO/CD/326 dt. 28.01.2025) & Revided Mortgage Loan Scheme (HO/CD/418/2024-25 dt. 18.03.2025)	Priority Sector	PLR - 3.00	9.25	Separate GL Heads needs to be created for proper identification of Loans & Limits under New Mortgage Loan Scheme		
		No-Priority Sector	PLR - 2.00	10.25			
	Limit (CCLAP) sanctioned as per Mortgage Loan Scheme (IDC No. HO/CD/326 dt. 28.01.2025) & Revided Mortgage Loan Scheme (HO/CD/418/2024-25 dt. 18.03.2025)	Priority Sector	PLR -2.50	9.75			
		No-Priority Sector	PLR -1.50	10.75			
VI	<u>Rent Securitisation Loans</u>		PLR - 0.50	11.75			
	All existing Loans						
VII	<u>Premises Loans :</u>		PLR - 0.50	11.75			
	All existing Loans						
	(i.e. Loans & Advances granted to the Lessor of our Branch Premises)						
VIII	<u>Udyog Vikas Loans</u>						
	<u>Existing Loans</u> (Concessional Rate of Interest @ 8.75% p.a. for the first year from the date of disbursement, is to be continued as per CR-307)		PLR – 1.50	10.75	With 100% collateral security		
			PLR - 0.50	11.75	Less than 100% collateral security		
	<u>New Loans</u>		PLR – 2.50	9.75	With 100% collateral security		
			PLR – 1.50	10.75	Collateral Security between 50% to 100%		
IX	<u>Surya Shakti Loans</u> (Existing as well as New)		PLR – 2.50	9.75			
X	<u>Loans & Advances to Educational Institutions</u> (Existing as well as New)		PLR – 0.50	11.75			
XI	<u>Housing Loans</u>						
	<u>Existing Loans</u> Rate of Interest to be charged as per prevailing schemes at the time of saction of loan (No changes to be made in rate of interest for existing Housing Loans)		With an option to switch to new applicable R.O.I. based on CIBIL Score on payment of fee of 1% of total outstanding amount. Charges for CIBIL Report are to be borne by Borrower/s.				
	New Loans based on CIBIL Score		Above 800		Above 750 to 800	Above 675 to 750	Above 620 to 675
	a)	Housing loan upto Rs.35.00 Lakh	PLR - 4.30	7.95	8.05	8.15	8.25
	b)	Housing Loan above Rs.35.00 Lakh and upto Rs.70.00 Lakh	PLR - 4.20	8.05	8.15	8.25	8.35
	c)	Housing Loan above Rs.70.00 Lakh	PLR - 3.35	8.90	9.00	9.10	9.20

Sr. No.	Types of facility		Linkage to PLR	Rate of Interest (%) p.a.			
	Note : 1. Rate of Interest as per CIBIL Score of Category "Above 675 to 750" to be considered for Applicant/s with Low Credit Score due to "New to Score" or "Insufficient Credit History". 2. While providing concession in rate of interest on the basis of CIBIL Score, lowest of the CIBIL Scores of Applicants is to be considered for arriving at applicable Rate of Interest. 3. In Case of Applicant/Co-applicant is/are having low CIBIL Score due to "New to Credit Score/Insufficient History to Score" and if income of such Applicant/Co-Applicant is/are not considered while arriving at repayment capacity or is a Housewife, Rate of Interest to be considered on the basis of CIBIL Score of Applicant/Co-applicant whose income is/are considered for eligibility. However, documentary evidence of income of Applicant/Co-applicant to be obtained invariably even though his/her/their income is not considered while arriving at repayment capacity 4. In case of third or subsequent Housing Loan from our Bank, Commercial Rate of Interest at 1% p.a. over & above applicable rate for Housing Loan to be applied. Housing Loans availed by individual as co-borrower shall also be clubbed as loan to him/her as borrower.						
XII	House/Shop/Gala - Repair/Renovation Loan (All Existing Loans)						
	a)	For House Repair/Renovation/Alteration	PLR - 1.00	11.25			
	b)	Repair/Renovation of Shop/Gala	PLR – 0.50	11.75			
	For New Loans						
	a)	For House Repair/Renovation/Alteration (Existing Housing Loan Borrowers)	PLR - 3.00	9.25	Loans for Repair/Renovation/Alternation to House or Shop/Gala is not to be considered under Revised Mortgage Loan Scheme		
	b)	For House Repair/Renovation/Alteration (Other than Housing Loan Borrowers)	PLR - 2.50	9.75			
	c)	Repair/Renovation of Shop/Gala	PLR – 2.50	9.75			
XIII	Existing as well as New				i) The accounts eligible for Credit Rating, Rate of Interest is fixed only for one year. After one year, Rate of Interest will be based on Credit Rating. ii) For non-Credit Rating accounts, these rates will be PLR linked.		
	Cash Credit/DBD/SBD/Channel Credit/ RCL facilities (Combined) and Secured Loans including Business Loan		PLR - 1.30	10.95			
XIV	All existing Loans						
	a)	SOD against Immovable Properties upto and including Rs.25.00 Lakh to individuals/self-employed persons/ professionals /Business Persons for business purpose	PLR + 1.50	13.75	New SODIMP Limit not to be sanctioned and new limit to be sanctioned as per New Mortgage Loan Scheme (CCLAP)		
XV	A)	Education Loans including Vidya Vardhini Scheme					
		Existing			i) Education Loans Maximum Limit Studies in India – Rs.10.00 Lakh Studies Abroad – Rs.20.00 Lakh		
	a)	Upto Rs. 20.00 Lakh	PLR – 1.50	10.75			
	b)	Above Rs. 20.00 Lakh upto Rs.50.00 Lakh	PLR - 0.50	11.75			
		New Loans (CIBIL Score above 750)					
		Upto Rs. 20.00 Lakh	PLR - 3.30	8.95	ii) Abhyudaya Vidya Vardhini Scheme: Studies in India : Above Rs.10.00 Lakh & maximum up to Rs. 25.00 Lakh Studies Abroad : Above Rs. 20.00 Lakh & maximum up to Rs. 50.00 Lakh)		
		Above Rs. 20.00 Lakh upto Rs.50.00 Lakh	PLR - 3.05	9.20			
		New Loans (CIBIL Score above 675 to 750)					
		Upto Rs. 20.00 Lakh	PLR - 3.00	9.25			
		Above Rs. 20.00 Lakh upto Rs.50.00 Lakh	PLR - 2.75	9.50			
		Concession for Female Student- 0.50%					
XVI	New Vehicle Loans sanctioned w.e.f. 22.09.2025 (Based on CIBIL Score)		CIBIL Score		ROI (3 years)	ROI (5 years)	ROI (7 years)
	a)	All Private Four Wheeler (new and second-hand) Car and Two Wheeler Loans and Two and Four Wheeler Electric Vehicle Loan as per CR No.322 dated 18.10.2023 (as per ILA No.97 dated 19.09.2025)	800 & Above	7.95	8.05	8.25	
			750 to below 800	8.10	8.20	8.40	
			700 to below 750	8.20	8.25	8.50	
			650 to below 700	8.25			
	Note: if the applicant is having low CIBIL Score due to "New to Credit Score/Insufficient History to Score" then Rate of Interest as per CIBIL Score of Category "650 to below 700" to be considered.						
	b)	All other Vehicle Loans including Auto Rickshaw/Taxi/ School Van/ Bus (New and Second hand) / Commercial Vehicle	PLR - 2.00	10.25			
c)	Cash Credit Limit to Tourist Vehicle Operator firm/co.	PLR – 1.50	10.75				
XVII	Existing as well as New						
	Secured Loans to Professionals including Medical Practitioners		PLR - 2.50	9.75			
XVIII	Existing as well as New						
	Paper & Stationery Traders at Fort Branch		PLR – 1.50	10.75			
XIX	Existing as well as New						
	Textile Manufacturers and Traders		PLR – 1.50	10.75			
XX	Existing as well as New						
	a)	Builders & Developers (Existing)	PLR + 1.50	13.75			
	b)	Civil Contractors (Other than Govt. & Semi Govt. Contractors)	PLR + 0.50	12.75			
XXI	Existing as well as New		} PLR + 5.00	17.25			
	a)	Forced Loan on account of invoked Bank Guarantee					
	b)	Forced Loan under L/C (Devolvement)					

Sr. No.	Types of facility		Linkage to PLR	Rate of Interest (%) p.a.	
XXII	Udupi Region Branches and Kankavali Branch				
	Cash Credit/SODIMP & all types of Secured Loans:-				
	a)	Upto Rs. 100.00 Lakh	PLR - 1.50	10.75	For existing and new/ takeover CC and Secured Loan accounts.
	b)	Above Rs. 100.00 Lakh and upto Rs. 500.00 Lakh	PLR - 0.50	11.75	
XXIII	a)	Loan/OD against own FDR	1% above Deposit Rate		Third Party Deposit Receipt will not be considered under sublimit for CC limit
	b)	Loan /OD against Third party FDR	2% above Deposit Rate		
XXIV	Interest Rate as per Credit Rating :-				
	Credit Rating Grade	Marks	(%) p.a.		
			Mark-up	Applicable ROI (%)	
	AAA	Above 85	PLR - 1.50	10.75	
	AA	81 to 85	PLR - 1.00	11.25	
	A	76 to 80	PLR - 0.50	11.75	
	BBB	71 to 75	PLR + 0.50	12.75	
	BB	66 to 70	PLR + 1.00	13.25	
	B	61 to 65	PLR + 1.50	13.75	
	C	Up to 60	PLR + 2.00	14.25	