

Col RD Nikam Sainik Sahakari Bank Ltd.,

Vehicle loan Interest Rates :- (w.e.f. 07/10/2026)

Type of Loan	Int rate (%)
Commercial Loan	10.50
Commercial Loan (Old Vehicle)	11.00
Car Loan	9.00
Car Loan (Old Vehicle)	10.00
Two Wheller Loan	9.00

Interest Rates on Other Loans and Advances (w.e.f. 01/12/2025)

Type of Loan	Int rate (%)
Housing Loan Priority Loan	10.00
Housing Loan Non Priority	10.50
Purchase NA Plot for house construction	11.00
Individual Loan Property Mortgage (On duty soldier)	11.00
Individual Loan Property Mortgage (Other)	11.00
Agriculture Allied loan (On duty soldier)	11.00
Agriculture Allied loan (Other)	12.00
House Repair Loan	11.00
Unsecured Loan	12.00
Cash Credit Loan	12.00
Salary Loan	12.00
Trade & Business Loan	12.00
Builders Loan (Project Loan)	12.00
House Equipment Loan	12.00
Loan Against FDR	2% extra of FD rate
Gold Loan	10.50
Education Loan	12.00
Member Individual Loan	11.50
Professional Loan	11.50
Unsecursed Loan	12.00
Loan Against Daily Deposit	12.00
Saraswati Sainik Mahila Bachat Gat Member Loan	11.00
Gram Swachata Scheme Loan	8.00
Individual Loan (Personal Loan)	13.00
Overdraft Against Gold	12.00

(*Terms and conditions apply)