

Bank Rate Q3 2025 -2026

The minimum and maximum and mean rate - Individuals - 01-10-2025 To 31-12-2025

New

Category	Min %	Max %	Mean %
Small Commercial Vehicle	10.00	28.00	18.29
Passenger Vehicle	9.25	18.00	11.01
Construction Equipment	9.86	16.01	10.57
Light Commercial Vehicle	9.86	15.90	11.50
Medium Heavy Commercial Vehicle	9.86	13.27	10.51
Tractor & Farm Equipment	11.05	19.99	13.94
Two Wheeler	13.05	28.00	20.72
Affordable Home Loan	10.20	17.00	12.12

Used

Category	Min %	Max %	Mean %
Small Commercial Vehicle	12.80	28.88	22.30
Passenger Vehicle	10.80	21.00	15.28
Construction Equipment	10.22	17.59	13.96
Light Commercial Vehicle	10.25	23.21	15.05
Medium Heavy Commercial Vehicle	10.24	20.71	13.88
Tractor & Farm Equipment	18.00	23.50	19.11
Two Wheeler	18.48	27.00	22.57

The minimum and maximum and mean rate - Individuals - 01-10-2025 To 31-12-2025

Category	Min %	Max %	Mean %
Personal Loan (Insta Funding)	12.00	15.00	12.80

Annual Percentage Rate Q3 2025 - 2026

The minimum and maximum and mean rate - Individuals - 01-10-2025 To 31-12-2025

New

Category	Min %	Max %	Mean %
Small Commercial Vehicle	11.50	36.00	20.41
Passenger Vehicle	9.50	21.90	11.48
Construction Equipment	9.93	17.79	10.84
Light Commercial Vehicle	10.03	18.93	12.10
Medium Heavy Commercial Vehicle	9.98	13.78	10.76
Tractor & Farm Equipment	11.61	23.56	14.46
Two Wheeler	14.08	38.73	22.95
Affordable Home Loan	10.45	20.03	12.90

Used

Category	Min %	Max %	Mean %
Small Commercial Vehicle	12.80	36.00	25.38
Passenger Vehicle	12.15	27.14	16.03
Construction Equipment	10.54	19.03	14.63
Light Commercial Vehicle	11.52	24.82	16.19
Medium Heavy Commercial Vehicle	11.00	23.65	14.94
Tractor & Farm Equipment	15.78	27.69	20.71
Two Wheeler	21.21	34.39	24.54

The minimum and maximum and mean rate - Individuals - 01-10-2025 To 31-12-2025

Category	Min %	Max %	Mean %
Personal Loan (Insta Funding)	12.00	15.00	12.80