

ROI for cases disbursed during October to December 2025			
Particular	Minimum Interest Rate (%)	Maximum Interest Rate (%)	Mean Interest Rate (%)
Housing Loans	7.60%	12.25%	8.88%
Repair Loans	8.20%	10.75%	9.20%
Loan Against Property	7.95%	13.50%	10.56%

Note:

- This includes various categories like Suraksha/Suvidha loans, as applicable and is based on factors such as loan amount, customer relationships, etc.
- Mean rate = Sum of rate of interest of all loan accounts/number of all loan accounts