

## Bank Rate Q4 2025 -2026

The minimum and maximum and mean rate - Individuals - 01-01-2026 To 31-03-2026

### New

Category	Min %	Max %	Mean %
Small Commercial Vehicle	9.50	28.29	17.96
Passenger Vehicle	9.50	18.00	11.02
Construction Equipment	9.78	16.12	10.50
Light Commercial Vehicle	9.90	15.78	11.37
Medium Heavy Commercial Vehicle	9.50	13.71	10.52
Tractor & Farm Equipment	11.04	19.90	13.85
Two Wheeler	13.01	28.00	20.97
Affordable Home Loan	10.10	16.00	11.83

### Used

Category	Min %	Max %	Mean %
Small Commercial Vehicle	12.80	28.88	22.01
Passenger Vehicle	10.40	21.00	15.23
Construction Equipment	10.99	17.19	13.85
Light Commercial Vehicle	10.80	22.00	14.98
Medium Heavy Commercial Vehicle	10.00	20.57	13.87
Tractor & Farm Equipment	18.00	26.06	19.17
Two Wheeler	18.03	27.00	22.63

The minimum and maximum and mean rate - Individuals - 01-01-2026 To 31-03-2026

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

## Annual Percentage Rate Q4 2025 - 2026

The minimum and maximum and mean rate - Individuals - 01-01-2026 To 31-03-2026

### New

Category	Min %	Max %	Mean %
Small Commercial Vehicle	10.16	36.00	19.34
Passenger Vehicle	9.50	21.43	11.44
Construction Equipment	9.96	16.72	10.71
Light Commercial Vehicle	10.00	18.59	11.85
Medium Heavy Commercial Vehicle	9.55	14.05	10.71
Tractor & Farm Equipment	9.75	23.99	14.11
Two Wheeler	14.20	39.12	23.15
Affordable Home Loan	10.25	17.42	12.52

### Used

Category	Min %	Max %	Mean %
Small Commercial Vehicle	12.80	35.96	24.64
Passenger Vehicle	11.34	29.18	15.90
Construction Equipment	11.31	19.48	14.52
Light Commercial Vehicle	11.73	24.58	15.99
Medium Heavy Commercial Vehicle	10.58	24.72	14.62
Tractor & Farm Equipment	16.42	32.06	20.52
Two Wheeler	21.94	35.08	24.69

The minimum and maximum and mean rate - Individuals - 01-01-2026 To 31-03-2026

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