

## RATE OF INTEREST

Amount of Education Loan	Covered under Credit Guarantee Scheme	Interest Rate	Effective Rate	Interest Rate
Up to 7.50 Lakh	YES	Fixed*/Floating	Applicable 2.00%	MCLR +
Up to 7.50 Lakh	No	Fixed*/Floating	Applicable 1.50%	MCLR +
Above 7.50 Lakh to 10.00 Lakh	NA	Fixed*/Floating	Applicable 1.50%	MCLR +
Above 10.00 Lakh to 20.00 Lakh	NA	Fixed*	Applicable 2.50%	MCLR +
Above 10.00 Lakh to 20.00 Lakh	NA	Floating	Applicable 2.25%	MCLR +
Above 20.00 Lakh	NA	Fixed*	Applicable 3.00%	MCLR +
Above 20.00 Lakh	NA	Floating	Applicable 2.75%	MCLR +

**\*Fixed Interest Rate to be provided for Education Loans of tenure (door to door) up to 5 years only**  
 Concession of 0.50% on interest rate shall continue to be allowed in case of education loans availed by girl students.