

INTEREST STRUCTURE OF LOAN AND ADVANCES

(Effective from 01.07.2011)

(Considering bank's existing cost of fund and keeping in view the prevailing interest rate structure of our sponsor bank, it has now been decided to revise interest rate structure applicable to loans and advances in our bank effective from 1st July 2011 as detailed below. These revised rates effective from 1st July 2011 are applicable to all existing Advances and Term Loans and new accounts opened on or after 01.07.2011.)

1. AGRICULTURE SEGMENT

(a) WORKING CAPITAL(DIRECT & INDIRECT FINANCE)

Rates applicable for Crop Loans under KCC / Production Loans sanctioned as repayable on demand.

SI No.	Size of Credit limit	Existing Interest Rate	Revised Interest Rate
a)	Upto Rs. 50,000/-	9.00% p.a.	10.25% p.a.
b)	Above Rs. 50,000/- but upto Rs. 2.00 lac	10.00% p.a.	11.25% p.a.
c)	Above Rs. 2 lac but upto Rs. 3.00 lac	10.75% p.a.	12.00% p.a.
d)	Above Rs. 3 lac but upto Rs. 5.00 lac	11.75% p.a.	13.00% p.a.
e)	Above Rs. 5 lac but upto Rs. 25.00 lac	12.75% p.a.	14.00% p.a.

Note: Crop loans/Production loans up to Rs. 3.00 lacs will be charged 7% p.a. (fixed) as per Gol directives. It is subject to Gol providing 2% subvention to the Bank on such advances. Otherwise, as per Bank's norms.

(b) AGRICULTURAL TERM LOANS (DIRECT & INDIRECT FINANCE)

Rates applicable for Agricultural Term Loans as repayable in 1-3 years

Sl. No.	Size of credit limit	Existing Interest Rate	Revised Interest Rate
a)	Upto Rs. 50,000/-	9.50% p.a.	11.25% p.a.
b)	Above Rs. 50,000/- but upto Rs. 2.00 lac	10.50% p.a.	12.25% p.a.
c)	Above Rs. 2 lac but upto Rs. 5.00 lac	11.25% p.a.	13.00% p.a.
d)	Above Rs. 5 lac but upto Rs. 25.00 lac	12.25% p.a.	14.00% p.a.

Rates applicable for Agricultural Term Loans as repayable above 3 years and upto 5 years

Sl. No.	Size of credit limit	Existing Interest Rate	Revised Interest Rate
a)	Upto Rs. 50,000/-	9.50% p.a.	11.75% p.a.
b)	Above Rs. 50,000/- but upto Rs. 2.00 lac	10.50% p.a.	12.75% p.a.
c)	Above Rs. 2 lac but upto Rs. 5.00 lac	11.25% p.a.	13.50% p.a.
d)	Above Rs. 5 lac but upto Rs. 25.00 lac	12.25% p.a.	14.50% p.a.

Rates applicable for term loans as repayable above 5 years

Sl. No.	Size of credit limit	Existing Interest Rate	Revised Interest Rate
a)	Upto Rs. 50,000/-	9.50% p.a.	12.00% p.a.
b)	Above Rs. 50,000/- but upto Rs. 2.00 lac	10.50% p.a.	13.00% p.a.
c)	Above Rs. 2 lac but upto Rs. 5.00 lac	11.25% p.a.	13.75% p.a.
d)	Above Rs. 5 lac but upto Rs. 25.00 lac	12.25% p.a.	14.75% p.a.

Direct Loans to Self Help Groups (SHGs)

Sl. No.	Size of credit limit	Existing Interest Rate	Revised Interest Rate
a)	Upto ` 2.00 lac	10.50% p.a.	11.25 % p.a.
b)	Above ` 2.00 lac	11.50% p.a.	12.25% p.a.

2. SMALL BUSINESS FINANCE (DIRECT FINANCE)

(SBF Segment Covering Small Business, Self-Employed, Transport Operators etc)

(a) WORKING CAPITAL (DIRECT FINANCE)

Rates applicable to loans and advances (i.e. cash credits for working capital) sanctioned as repayable on demand or upto one year.

Sl. No.	Size of credit limit	Existing Interest Rate	Revised Interest Rate
a)	Upto Rs. 50,000/-	10.50% p.a.	11.50% p.a.
b)	Above Rs. 50,000/- but upto Rs. 2.00 lac	11.50% p.a.	12.50% p.a.
c)	Above Rs. 2 lac but upto Rs. 5.00 lac	12.25% p.a.	13.25% p.a.
d)	Above Rs. 5 lac but upto Rs. 25.00 lac	13.00% p.a.	14.00%p.a.

(b) TERM LOANS (DIRECT FINANCE)

Rates applicable for loans and advances sanctioned as repayable beyond one year but before 3 years

Sl. No.	Size of credit limit	Existing Interest Rate	Revised Interest Rate
a)	Upto Rs. 50,000/-	10.50% p.a.	10.50% p.a.
b)	Above Rs. 50,000/- but upto Rs. 2.00 lac	11.50% p.a.	11.50% p.a.
c)	Above Rs. 2 lac but upto Rs. 5.00 lac	12.25% p.a.	12.25% p.a.
d)	Above Rs. 5 lac but upto Rs. 25.00 lac	13.00% p.a.	13.00% p.a.

Rates applicable to term loans sanctioned as repayable between 3 years and upto 5 years

Sl. No.	Size of credit limit	Existing Interest Rate	Revised Interest Rate
a)	Upto Rs. 50,000/-	11.00% p.a.	12.00 %p.a.
b)	Above Rs. 50,000/- but upto Rs. 2.00 lac	12.00% p.a.	13.00%p.a.
c)	Above Rs. 2 lac but upto Rs. 5.00 lac	12.75% p.a.	13.75 %p.a.
d)	Above Rs. 5 lac but upto Rs. 25.00 lac	13.75% p.a.	14.75%p.a.

3. SSI SEGMENT (Covering SSI, Rural Artisans, SME advances etc.)**(a) WORKING CAPITAL(DIRECT FINANCE)**

Rates applicable for loans and advances (i.e. cash credits for working capital) sanctioned as repayable on demand or upto one year.

Sl. No.	Size of credit limit	Existing Interest Rate	Revised Interest Rate
a)	Upto ` 50,000/-	10.25% p.a.	11.50% p.a.
b)	Above ` 50,000/- but upto ` 2.00 lac	11.25% p.a.	12.50% p.a.
c)	Above ` 2.00/- lac but upto ` 5.00 lac	12.00% p.a.	13.25% p.a.

d)	Above ` 5.00/- lac but upto ` 25.00 lac	12.25% p.a.	13.50% p.a.
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(b) TERM LOANS (DIRECT FINANCE)

Rate applicable for Term Loans Sanctioned as repayable in 3 years and above but up to 5 years

Sl. No.	Size of credit limit	Existing Interest Rate	Revised Interest Rate
a)	Upto ` 50,000/-	11.00% p.a.	12.50% p.a.
b)	Above ` 50,000/- but upto ` 2.00 lac	12.00% p.a.	13.50% p.a.
c)	Above ` 2.00/- lac but upto ` 5.00 lac	12.75% p.a.	14.25% p.a.
d)	Above ` 5.00/- lac but upto ` 25.00 lac	13.00 % p.a.	14.50% p.a.

4. PERSONAL SEGMENT

(i) Loans against Gold Ornaments

Size of credit limit	Existing Interest Rate	Existing Interest Rate
Up to Rs.1.00 lac	12.75 % p.a.	13.50 % p.a.
Above Rs.1.00 lac	13.25 % p.a.	14.00 % p.a.

(ii) Loans against NSC / KVP / surrender value of LIC as DL OF OD

SI No.	Size of credit limit	Existing Interest Rate	Revised Interest Rate
a)	Repayment period upto 3 years	13.75% p.a.	No change
b)	Above 3 years and below 6 years	13.75% p.a.	No change

MARGIN (Public)

a)	NSCs	40% of face value plus accrued interest of NSC VIII issue	No Change
b)	KVPs	-Do-	No Change

c)	LIC Policies	5% of surrender value of policy	No Change
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(iii) **Revised rates of interest under various schemes are as under:**

SI No.	Name of the Scheme	Existing Interest Rate	Revised Interest Rate
a)	Clean Overdraft	16.50% p.a.	17.50% p.a.
b)	Personal Loan-Instant Credit for all loans where we have availability of check-off from employer	13.00% p.a.	14.25% p.a.
c)	Education Loan Scheme for Public	For loans upto Rs.4 lacs- 11.25% p.a. Above Rs. 4 lacs and upto Rs. 7.50 lacs-12.75% p.a. Above Rs. 7.50 lacs- 11.75% p.a.	For loans upto Rs.4 lacs-13.00% Above Rs. 4 lacs and upto Rs. 7.50 lacs- 14.50% p.a. Above Rs. 7.50 lacs-13.50% p.a.
d.)	Home Loan to Public	14.25% p.a.	10.25% p. a.
e.)	Car Loan Single interest rate irrespective of loan amount and tenure.	-	10.75% p. a.
f.)	Two wheeler	14.25% p. a.	No change

5. **C & I Advances**

1. **Working Capital- Cash Credit & Working Capital Demand Loan**

(i. e. Loans & Advances sanctioned as repayable on demand or upto 1 year)

2. **Term Loans (including WCTL) sanctioned as repayable beyond one year but before 3 years.**

SI No.	Size of credit limit	Existing Interest Rate	Revised Interest Rate
a)	Upto Rs. 25,000/-	11.50% p.a.	11.50% p.a.
b)	Above Rs. 25,000/- but upto Rs. 2.00 lac	12.50% p.a.	12.00% p.a.
c)	Above Rs. 2.00 lac but upto Rs. 5.00 lac	13.75% p.a.	13.25% p.a.
d)	Above Rs. 5.00 lac and upto Rs. 25.00 lac	14.50% p.a.	14.00% p.a.

3. **Term Loans repayable in 3 years and upto 5 years**

SI No.	Size of credit limit	Existing Interest Rate	Revised Interest Rate
a)	Upto Rs. 25,000/-	12.00% p.a.	11.50% p.a.

b)	Above Rs. 25,000/- but upto Rs. 2.00 lac	13.00% p.a.	12.50% p.a.
c)	Above Rs. 2.00 lac but upto Rs. 5.00 lac	14.25% p.a.	13.75% p.a.
d)	Above Rs. 5.00 lac and upto Rs. 25.00 lac	15.25% p.a.	14.75% p.a.