

1. INTEREST RATE APPLICABLE TO LOANS AND ADVANCES W.E.F 01.04.2019

(i) AGRICULTURE SEGMENT:

(A) Working Capital (Direct and Indirect) Finance-

Applicable for Crop Loans under KCC sanctioned as repayable on demand.

Sr. No.	Size of Credit Limit	Applicable Interest Rate
1	Up to Rs. 50,000/-	11.70%
2	Above Rs. 50,000/- but up to Rs. 2.00 lakh	12.70%
3	Above Rs. 2.00 lakh but up to Rs. 3.00 lakh	13.45%
4	Above Rs. 3.00 lakh but up to Rs. 5.00 lakh	14.45%
5	Above Rs. 5.00 lakh but up to Rs. 25.00 lakh	15.45%

Note: Crop Loans up to Rs.3.00 lakh will be charged @ 7.00% p.a. (fixed) as per Gol directives up to due date. It is subject to Gol providing 2% subvention to the Bank on such advances. After due date, applicable Card rate will be applicable as above.

(B) Agricultural Term Loan (Direct and Indirect) Finance-

Applicable to all type of Agri Term Loan including TL for Allied activities / Farm Mechanism / SHG etc., irrespective of tenure and limit sanctioned.

All type of Agricultural Term Loans	12.00%
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2. SME SEGMENT:

a. Working Capital and Term Loans to SME borrowers with aggregate credit limits below Rs. 25.00 lakh -

Applicable to Cash Credit Limit (for Working Capital) sanctioned as repayable on demand or up to one year and Term Loan below Rs. 25.00 lacs.

All type of SME Advances below Rs. 25.00 lakh	12.00%
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b. Aggregate Limits up to Rs. 50.00 lakh, for borrowers where scoring model are in place for both Working Capital & Term Loans –

All type of SME Advances upto Rs. 50.00 lakh where Scoring Model are in place	12.00%
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c. Aggregate Limits of Rs. 25.00 lakh and above for Working Capital & Term Loans (linked to CRA) –

CRA Rating	Limit of Rs.25.00 lakh to Rs. 50.00 lakh	Limit of > Rs.50.00 lakh and up to Rs. 5.00 cr	Limit above Rs. 5.00 cr
SB – 1	SBI MCLR* + 2.00%	SBI MCLR* + 1.50%	SBI MCLR* + 1.75%
SB – 2	SBI MCLR* + 2.00%	SBI MCLR* + 1.50%	SBI MCLR* + 1.75%
SB – 3	SBI MCLR* + 2.75%	SBI MCLR* + 2.50%	SBI MCLR* + 2.50%
SB – 4	SBI MCLR* + 2.75%	SBI MCLR* + 2.50%	SBI MCLR* + 2.50%
SB – 5	SBI MCLR* + 2.75%	SBI MCLR* + 2.50%	SBI MCLR* + 2.50%
SB – 6	SBI MCLR* + 4.00%	SBI MCLR* + 4.00%	SBI MCLR* + 4.00%
SB – 7	SBI MCLR* + 4.00%	SBI MCLR* + 4.00%	SBI MCLR* + 4.00%
SB – 8	SBI MCLR* + 4.75%	SBI MCLR* + 4.75%	SBI MCLR* + 4.75%
SB – 9	SBI MCLR* + 5.10%	SBI MCLR* + 5.10%	SBI MCLR* + 5.10%
SB – 10	SBI MCLR* + 5.60%	SBI MCLR* + 5.60%	SBI MCLR* + 5.60%
SB – 11 to 16	SBI MCLR* + 8.10%	SBI MCLR* + 8.10%	SBI MCLR* + 8.10%

SBI MCLR* = 1 YEAR MCLR OF SBI

3. PERSONAL SEGMENT:

**a. JRGB HOME LOAN (PUBLIC)
NEW RATES OF INTEREST (FLOATING RATE) W.E.F.
01.07.2020**

CATEGORY		PROPOSED DEFAULT FLOATING INTEREST RATE (w.e.f.01.07.2020)
i.	Home Loan up to Rs.35 lakhs (Card rate)	EBR + Spread = 4.00% (RBI Repo Rate) + 3.50%(Spread) = 7.50 %
ii.	Home Loan above Rs.35 lakhs (Card rate)	EBR + Spread = 4.00% (RBI Repo Rate) + 3.75%(Spread) = 7.75 %
iii.	Home Loan Under Builder Tie-up	Concession of 25 basis points below the card rates applicable to both category 1 & category 2 as above.
iv.	Home Loan Under both Housing Project Finance as well as Builder Tie-Up	Concession of 50 basis points below the card rates applicable to both category 1 & category 2 as above.

- **EBR:** Benchmarking of Rate of Interest of a product, where floating rate is applicable, is known as External Benchmark Lending Rate or EBR. We have benchmarked our Home Loan interest rates to RBI Policy Repo Rate. The EBR will be changed when RBI changes its Policy Repo Rate.

- **SPREAD:** Bank may decide, from time to time, to change Spread depending on increase / decrease in cost of funds

b. Home Loan-

Loan amount [#]	Salaried Borrowers	Non-Salaried Borrowers [@]
Upto 20 lakh	8.60%	8.85%
Above 20 lakh & upto 35 lakh	8.70%	8.95%
Above 35 lakh & upto 50 lakh	8.80%	9.05%
Above 50 lakh	8.90%	9.15%

* Fixed Rate of Interests are subject to reset at every three years.

For purchase of Land: 10 bps above the card rate
Loan under Builder Tie-up: concession of 10 bps on card rate

@ Our Existing Borrowers (Non-salaried) with good credit track record of minimum two years (No slippages of existing loan as SMA or NPA, i.e. SMA-1/2/3 or IRAC-4 any time during last two years) will get concession of 10 bps on card rate.

c. Tribal Plus-

25 bps above Home Loan Interest Rate (25 bps = 0.25%).

d. Education Loan-

Limit	Rate of Interest
Upto Rs. 4.00 lakh	13.20%
Above Rs. 4.00 lakh and upto Rs. 7.50 lakh	13.45%
Above Rs. 7.50 lakh	11.45%

- Above rates are Fixed rate, subject to reset after three years.
- 0.50% concession on Card rate for Girl students.

e. Other Personal Segment Loans-

Scheme	Rate of Interest
Car Loan	11.00%
Instant Credit (Personal Loan)	13.20%
Staff Pension Loan	10.00%
Loan against NSC / KVP / Life Insurance Policies	11.00%
Loan against Bank Deposit	1% above FD Rate
OD Clean – Public	17.95%