

**INTEREST RATES FOR BASE RATE LINKED ADVANCES w.e.f. 05.10.2015  
DIRECT AGRICULTURE ADVANCES:**

**1. CROP LOANS: (WORKING CAPITAL)**

**(i) UPTO Rs. 25.00 LAC**

<b>CREDIT LIMIT</b>	<b>INTEREST RATES w.e.f 05.10.2015 (Base Rate – 9.70%)</b>
Upto Rs.50,000/-	12.20% * (2.50% above Base Rate)
Above Rs.50,000/- and upto Rs.2.00 lac	13.20% * (3.50% above Base Rate)
Above Rs.2.00 lac and upto Rs.5.00 lac	14.20% * (4.50% above Base Rate)
Above Rs.5.00 lac and upto Rs.25.00 lac	14.70% * (5.00% above Base Rate)

Crop loans upto Rs.3.00 lac, will carry Rate of Interest @ 7% per annum up to the date of actual repayment of the crop loan or up to the due date of the loans fixed by the bank whichever is earlier, subject to a maximum period of one year. If not repaid up to the due date, normal Rate of Interest, as per size of the limit, will be applicable.

**(ii) ABOVE Rs.25.00 LAC (Based on Credit Rating)**

<b>CREDIT RATING</b>	<b>INTEREST RATES w.e.f 05.10.2015 (Base Rate – 9.70%)</b>
SBBJ – 1 & 2	14.20% (4.50% above Base Rate)
SBBJ – 3 to 5	14.95% (5.25% above Base Rate)
SBBJ – 6 & 7	15.45% (5.75% above Base Rate)
SBBJ – 8 & Above	15.70% (6.00% above Base Rate)

**2. TERM LOANS:**

**(i) UPTO Rs.25.00 LAC**

<b>SIZE OF CREDIT LIMIT</b>	<b>INTEREST RATES w.e.f. 05.10.2015* (Base Rate – 9.70%) (on existing loans)</b>	<b>INTEREST RATES (Base Rate – 9.70%) **Fresh Loans wef 13.10.15</b>
Upto Rs.50,000/-	12.70% (3.00% above Base Rate)	11.50% (1.80% above Base Rate)
Above Rs. 50,000/- and upto Rs. 2.00 lac	13.70% (4.00% above Base Rate)	(Upto Rs. 3.00 Lacs)
Above Rs.2.00 lac and upto Rs.5.00 lac	14.70% (5.00% above Base Rate)	12.25% (2.55% above Base Rate)
Above Rs.5.00 lac and Upto Rs. 25.00 lac	15.20% (5.50% above Base Rate)	(Above Rs.3.00 lacs and upto Rs.25.00 Lacs)

**( ii ) ABOVE Rs.25.00 LAC (Based on Credit Rating)**

<b>CREDIT RATING</b>	<b>INTEREST RATES w.e.f. 05.10.2015* (Base Rate – 09.70%)</b>	<b>INTEREST RATES w.e.f. 13.10.2015* (Base Rate – 09.70%)</b>
<b>SBBJ – 1 &amp; 2</b>	<b>14.70% (5.00% above Base Rate)</b>	<b>12.70% (3.00% above Base Rate)</b>
<b>SBBJ – 3 to 5</b>	<b>15.45% (5.75% above Base Rate)</b>	<b>13.20% (3.50% above Base Rate)</b>
<b>SBBJ – 6 &amp; 7</b>	<b>15.95% (6.25% above Base Rate)</b>	<b>13.45% (3.75% above Base Rate)</b>
<b>SBBJ – 8 &amp; Above</b>	<b>16.20% (6.50% above Base Rate)</b>	<b>13.75% (4.05% above Base Rate)</b>

**SELF HELP GROUPS (SHGs):**

**EFFECTIVE INTEREST RATES w.e.f. 05.10.2015**

<b>SIZE OF CREDIT LIMIT</b>	<b>INTEREST RATES w.e.f. 05.10.2015* (Base Rate - 09.70%)</b>
<b>Direct loans to SHGs upto Rs. 2.00 lac</b>	<b>11.95% (2.25% above Base Rate)</b>
<b>Above Rs. 2.00 lac to Rs.25.00 lac</b>	<b>13.20% (3.50% above Base Rate)</b>
<b>*Indirect loans upto Rs.25.00 lac to NGOs/ MCOs/ VAs/ SHPIs for on lending to SHGs</b>	<b>12.45% (2.75% above Base Rate)</b>

**\*Maximum rate of interest to be charged from ultimate beneficiaries by NGOs/ SHPIs/VAs/ MCOs - 1.50% above the rate of interest charged by the Bank.**

**INDIRECT AGRICULTURAL FINANCE: (UPTO Rs. 25.00 LAC)**

**WORKING CAPITAL & TERM LOANS GIVEN THROUGH PACS/ FSS/ LAMPS/ INTERMEDIARY AGENCIES FOR ON LENDING TO ULTIMATE BENEFICIARIES PROVIDING INPUT SUPPORT.**

<b>SIZE OF CREDIT LIMIT</b>	<b>INTEREST RATES w.e.f. 05.10.2015* (Base Rate – 9.70%)</b>
<b>Upto Rs. 25,000/-</b>	<b>13.20% (3.50% above Base Rate)</b>
<b>Above Rs. 25,000/- to Rs. 25.00 lac</b>	<b>13.70% (4.00% above Base Rate)</b>

## **2. INDIRECT AGRICULTURAL ADVANCES TO AGRI INPUT DEALERS:**

### **WORKING CAPITAL**

#### **( a ) FOR LIMITS UPTO RS. 25.00 LAC**

<b>SIZE OF CREDIT LIMIT</b>	<b>INTEREST RATES w.e.f. 05.10.2015* (Base Rate – 9.70%)</b>
Upto Rs. 50,000/-	11.95% (2.25% above Base Rate)
Above Rs. 50,000/- and Upto Rs. 2.00 lac	12.45% (2.75% above Base Rate)
Above Rs. 2.00 lac and upto Rs. 5.00 lac	13.20% (3.50% above Base Rate)
Above Rs.5.00 lac and upto Rs.25.00 lac	13.70% (3.75 % Above Base Rate)

#### **( b ) FOR LIMITS ABOVE Rs. 25.00 LAC (Based on Credit Rating)**

<b>R A T I N G</b>	<b>INTEREST RATES w.e.f. 05.10.2015* (Base Rate – 9.70%)</b>
SBBJ – 1 & 2	13.20% (3.50% above Base Rate)
SBBJ – 3 to 5	13.45% (3.75% above Base Rate)
SBBJ – 6 & 7	13.70% (4.00% above Base Rate)
SBBJ – 8 & 9	14.20% (4.50 above Base Rate)
*SBBJ – 10 & Above	14.45% (4.75% above Base Rate)