

AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE :**SBAR: 14.45 % w.e.f. 04.02.2013****DIRECT & INDIRECT FINANCE****I –WORKING CAPITAL**

Rates applicable for Crop Loans/Production loans repayable on demand i.e ACC, KCC, Agri Gold Loans, Demand Loans etc

Un- Rated Borrowers: For limits up to Rs.25 Lacs		Risk Rated Borrowers: for limits above Rs.25 Lacs	
Size of credit limit	Interest rate Effective from 04.02.2013	CRA Rating (New Model)	Interest rates effective from 04.02.2013
Up to Rs. 50,000/-	2.75% below SBAR i.e. 11.70% p.a.	SB 1 & SB2	0.25% below SBAR i.e. 14.20% p.a.
Above Rs.50,000/- and up to Rs. 2 lacs	1.75% below SBAR i.e. 12.70% p.a.	SB 3, to SB 5	1.00% above SBAR i.e. 15.45% p.a.
Above Rs.2 lac but up to Rs.3 lac	1.00% below SBAR i.e. 13.45% p.a.	SB 6 & SB7	1.75% above SBAR i.e. 16.20% p.a.
Above Rs.3 lac but up to Rs.5 lac	SBAR i.e. 14.45% p.a.	SB 8 to SB 16	2.00% above SBAR i.e. 16.45% p.a.
Above Rs.5 lac but up to Rs.25 lac	1.00% above SBAR i.e. 15.45% p.a.		

Note :

1. For Interest Subvention Scheme, please refer to Circular No. NBG/ABU/BP-INTT.SUB/17/2012-13 dated November 07, 2012.
2. Interest on clean overdrafts for AGL segment will be the CC rate applicable for SB 8 to 16 rated borrowers.

AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE**SBAR: 14.45 % w.e.f. 04.02.2013****DIRECT & INDIRECT FINANCE****II TERM LOANS Sanctioned & linked to SBMTLR prior to 1.1.2004 and to SBAR on or after 01.01.2004.**

Un-Rated borrowers: For limits up to Rs.25 Lacs		Risk Rated borrowers: For limits above Rs.25 Lacs		
1. Rates applicable for Term Loans as repayable above 3 years and upto 5 years		1. Rates applicable for Term Loans as repayable above 3 years and upto 5 years		
Size of credit limit	Interest rate Effective from 04.02.2013	CRA rating (Old Model)	CRA rating (New Model)	Interest rates w.e.f 04.02.2013
Up to Rs. 50,000/-	1.25% below SBAR i.e. 13.20 % p.a.	SBTL 1	SB 1 to SB 2	0.25% p.a. over SBAR i.e. 14.70 % p.a.
Above Rs.50,000/- and up to Rs. 2 lacs	0.25% below SBAR i.e. 14.20 % p.a.	SBTL 2	SB3 to SB 5	1.50% p.a. over SBAR i.e. 15.95 % p.a.
Above Rs.2 lac but up to Rs.5 lac	0.50% above SBAR i.e. 14.95 % p.a.	SBTL 3	SB 6 & SB 7	2.25% p.a. over SBAR i.e. 16.70 % p.a.
Above Rs.5 lac but up to Rs.25 lac	1.50% above SBAR i.e. 15.95 % p.a.	SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.50% p.a. over SBAR i.e. 16.95 % p.a.
2. Rates applicable for Term Loans as repayable in 1—3 years		2. Rates applicable for Term Loans as repayable in 1-3 years		
Size of credit limit	Interest rate Effective from 04.02.2013	CRA rating (Old Model)	CRA rating (New Model)	Interest rates w.e.f 04.02.2013
Up to Rs. 50,000/-	1.75% below SBAR i.e. 12.70 % p.a.	SBTL 1	SB 1 to SB 2	0.25% p.a. below SBAR i.e. 14.20 % p.a.
Above Rs.50,000/- and up to Rs. 2 lacs	0.75% below SBAR i.e. 13.70 % p.a.	SBTL 2	SB3 to SB 5	1.00% p.a. over SBAR i.e. 15.45 % p.a.
Above Rs.2 lac but up to Rs.5 lac	SBAR i.e. 14.45 % p.a.	SBTL 3	SB 6 & SB 7	1.75% p.a. over SBAR i.e. 16.20 % p.a.
Above Rs.5 lac but up to Rs.25 lac	1.00% above SBAR i.e. 15.45 % p.a.	SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.00% p.a. over SBAR i.e. 16.45 % p.a.

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DIRECT & INDIRECT FINANCE

II - TERM LOANS ABOVE 5 YEARS

Sanctioned & linked to SBAR on or after 01.10.2009.

Un-Rated borrowers: For limits up to Rs.25 Lacs		Risk Rated borrowers: For limits above Rs.25 Lacs		
		CRA rating (Old Model)	CRA rating (New Model)	Interest rates w.e.f 04.02.2013
Size of credit limit	Interest rate Effective from 04.02.2013			
Up to Rs. 50,000/-	1.00% below SBAR i.e. 13.45 % p.a.			
Above Rs.50,000/- and up to Rs. 2 lacs	SBAR i.e. 14.45 % p.a.	SBTL 1	SB 1 to SB 2	0.50% p.a. over SBAR i.e. 14.95% p.a.
Above Rs.2 lac but up to Rs.5 lac	0.75% above SBAR i.e. 15.20 % p.a.	SBTL 2	SB3 to SB 5	1.75% p.a. over SBAR i.e. 16.20 % p.a.
Above Rs.5 lac but up to Rs.25 lac	1.75% above SBAR i.e. 16.20 % p.a.	SBTL 3	SB 6 & SB 7	2.50% p.a. over SBAR i.e. 16.95 % p.a.
		SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.75% p.a. over SBAR i.e. 17.20 % p.a.

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III - Loans to Self Help Groups (SHGs)

Category	Interest rates w.e.f 04.02.2013
Direct Loans up to Rs.2 lacs to SHGs	1.75% below SBAR i.12.70% p.a
Direct loans above Rs.2 lacs to SHGs	0.75% below SBAR i.e 13.70% p.a

***For interest rate rate on Sahayog Niwas, please refer to interest rate structure as advised by Home Loan Department under Personal Banking Business Unit**

Notes:

(A) There may be some loans and advances in the books of the Bank, which are, **LINKED TO SBMLR (prior to 01.01.2004)** ,
 Interest rates applicable will be as under :

- i) Term Loans Sanctioned on or after 1.11.97 but before 1.11.1999**
- ii) Term Loans Sanctioned before 1.11.97 but disbursed on or after 1.11.97**

CRA rating (old model)	Interest rates effective from 04.02.2013
SBTL 1	0.75% p.a. over SBAR i.e. 15.20 % p.a.
SBTL 2	1.00% p.a. over SBAR i.e. 15.45 % p.a.
SBTL 3	2.00% p.a. over SBAR i.e. 16.45 % p.a.
SBTL 4, 5, 6, 7, 8	2.50% p.a. over SBAR i.e. 16.95 % p.a.

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(IV) For Short-term loans and Discounting of Bills for maturities less than one year, interest rate will be as under.

CRA rating (Old Model)	CRA rating (New Model)	Interest rates w.e.f 04.02.2013
SBTL 1	SB 1 to SB 2	SBAR i.e., 14.45 % p.a.
SBTL 2	SB3 to SB 5	0.75 p.a. above SBAR i.e. 15.20 % p.a.
SBTL 3	SB 6 & SB 7	1.25% p.a. above SBAR i.e. 15.70 % p.a.
SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	1.50% p.a. above SBAR i.e. 15.95 % p.a.