

ANN: AGL-1**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 14.02.2011**
SBAR: 13.00 % w.e.f. 14.02.2011**DIRECT & INDIRECT FINANCE****I –WORKING CAPITAL**

Rates applicable for Crop Loans/ Production Loans repayable on demand. I.,e. ACC, KCC, Agri Gold 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 21.10.2010	CRA Rating (New Model)	Interest rates effective from 21.10.2010
Up to Rs. 50,000/-	2.75% below SBAR i.e. 10.25% p.a.	SB 1 & SB2	0.25% below SBAR i.e. 12.75% p.a.
Above Rs.50,000/- and up to Rs. 2 lacs	1.75% below SBAR i.e. 11.25% p.a.	SB 3, to SB 5	1.00% above SBAR i.e. 14.00% p.a.
Above Rs.2 lac but up to Rs.3 lac	1.00% below SBAR i.e. 12.00% p.a.	SB 6 & SB7	1.75% above SBAR i.e. 14.75% p.a.
Above Rs.3 lac but up to Rs.5 lac	SBAR i.e. 13.00% p.a.	SB 8 to SB 16	2.00% above SBAR i.e. 15.00% p.a.
Above Rs.5 lac but up to Rs.25 lac	1.00% above SBAR i.e. 14.00% p.a.		
<p>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.</p>		<p>Note: <i>Interest on clean overdrafts for AGL segment will be the CC rate applicable for SB 8 to 16 rated borrowers.</i></p>	

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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 03.01.2011	CRA rating (Old Model)	CRA rating (New Model)	Interest rates w.e.f 03.01.2011
Up to Rs. 50,000/-	1.25% below SBAR i.e. 11.75 % p.a.	SBTL 1	SB 1 to SB 2	0.25% p.a. over SBAR i.e. 13.25 % p.a.
Above Rs.50,000/- and up to Rs. 2 lacs	0.25% below SBAR i.e. 12.75 % p.a.	SBTL 2	SB3 to SB 5	1.50% p.a. over SBAR i.e. 14.50 % p.a.
Above Rs.2 lac but up to Rs.5 lac	0.50% above SBAR i.e. 13.50 % p.a.	SBTL 3	SB 6 & SB 7	2.25% p.a. over SBAR i.e. 15.25 % p.a.
Above Rs.5 lac but up to Rs.25 lac	1.50% above SBAR i.e. 14.50 % p.a.	SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.50% p.a. over SBAR i.e. 15.50 % 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 03.01.2011	CRA rating (Old Model)	CRA rating (New Model)	Interest rates w.e.f 03.01.2011
Up to Rs. 50,000/-	1.75% below SBAR i.e. 11.25% p.a.	SBTL 1	SB 1 to SB 2	0.25% below SBAR i.e. 12.75% p.a.
Above Rs.50,000/- and up to Rs. 2 lacs	0.75% below SBAR i.e. 12.25% p.a.	SBTL 2	SB3 to SB 5	1.00% above SBAR i.e. 14.00% p.a.
Above Rs.2 lac but up to Rs.5 lac	SBAR i.e. 13.00 % p.a.	SBTL 3	SB 6 & SB 7	1.75% above SBAR i.e. 14.75% p.a.
Above Rs.5 lac but up to Rs.25 lac	1.00% above SBAR i.e. 14.00 % p.a.	SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.00% above SBAR i.e. 15.00% p.a.

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II - TERM LOANS ABOVE 5 YEARS

Sanctioned & linked to SBAR on or after 01.10.2009.

<i>Un-Rated borrowers: For limits up to Rs.25 Lacs</i>		<i>Risk Rated borrowers: For limits above Rs.25 Lacs</i>		
<i>3. Rates applicable for Term Loans as repayable above 5 years</i>		<i>3. Rates applicable for Term Loans as repayable above 5 years</i>		
<i>Size of credit limit</i>	<i>Interest rate effective from 03.01.2011</i>	<i>CRA rating (Old Model)</i>	<i>CRA rating (New Model)</i>	<i>Interest rates w.e.f 03.01.2011</i>
Up to Rs. 50,000/-	1.00% below SBAR i.e. 12.00 % p.a.			
Above Rs.50,000/- and up to Rs. 2 lacs	SBAR i.e. 13.00 % p.a.	SBTL 1	SB 1 to SB 2	0.50% p.a. over SBAR i.e. 13.50% p.a.
Above Rs.2 lac but up to Rs.5 lac	0.75% above SBAR i.e. 13.75 % p.a.	SBTL 2	SB3 to SB 5	1.75% p.a. over SBAR i.e. 14.75 % p.a.
Above Rs.5 lac but up to Rs.25 lac	1.75% above SBAR i.e. 14.75 % p.a.	SBTL 3	SB 6 & SB 7	2.50% p.a. over SBAR i.e. 15.50 % p.a.
		SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.75% p.a. over SBAR i.e. 15.75 % p.a.

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III - Loans to Self Help Groups (SHGs)

Category	Interest rates w.e.f 03.01.2011
Direct Loans up to Rs.2 lac to SHGs	1.75% below SBAR i.e 11.25% p.a
Direct loans above Rs.2 lacs to SHGs	0.75% below SBAR i.e 12.25% 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 03.01.2011
SBTL 1	0.75% p.a. over SBAR i.e. 13.75 % p.a.
SBTL 2	1.00% p.a. over SBAR i.e. 14.00 % p.a.
SBTL 3	2.00% p.a. over SBAR i.e. 15.00 % p.a.
SBTL 4, 5, 6, 7, 8	2.50% p.a. over SBAR i.e. 15.50 % 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 03.01.2011
SBTL 1	SB 1 to SB 2	SBAR i.e., 13.00 % p.a.
SBTL 2	SB3 to SB 5	0.75 p.a. above SBAR i.e. 13.75 % p.a.
SBTL 3	SB 6 & SB 7	1.25% p.a. above SBAR i.e. 14.25 % p.a.
SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	1.50% p.a. above SBAR i.e. 14.5 % p.a.