

**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE :****SBAR: 14.55 % w.e.f. 19.09.2013****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**

<b>Un- Rated Borrowers: For limits up to Rs.25 Lacs</b>		<b>Risk Rated Borrowers: for limits above Rs.25 Lacs</b>	
<i>Size of credit limit</i>	<b>Interest rate Effective from 19.09.2013</b>	<b>CRA Rating (New Model)</b>	<b>Interest rates effective from 19.09.2013</b>
Up to Rs. 50,000/-	2.75% below SBAR i.e. 11.80% p.a.	SB 1 & SB2	0.25% below SBAR i.e. 14.30% p.a.
Above Rs.50,000/- and up to Rs. 2 lacs	1.75% below SBAR i.e. 12.80% p.a.	SB 3, to SB 5	1.00% above SBAR i.e. 15.55% p.a.
<i>Above Rs.2 lac but up to Rs.3 lac</i>	1.00% below SBAR i.e. 13.55% p.a.	SB 6 & SB7	1.75% above SBAR i.e. 16.30% p.a.
<i>Above Rs.3 lac but up to Rs.5 lac</i>	SBAR i.e. 14.55% p.a.	SB 8 to SB 16	2.00% above SBAR i.e. 16.55% p.a.
<i>Above Rs.5 lac but up to Rs.25 lac</i>	1.00% above SBAR i.e. 15.55% 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: 14.55 % w.e.f. 19.09.2013****DIRECT & INDIRECT FINANCE****II TERM LOANS Sanctioned & linked to SBMTLR prior to 1.1.2004 and to SBAR on or after 01.01.2004.**

<b>Un-Rated borrowers: For limits up to Rs.25 Lacs</b>		<b>Risk Rated borrowers: For limits above Rs.25 Lacs</b>		
<b>1. Rates applicable for Term Loans as repayable above 3 years and upto 5 years</b>		<b>1. Rates applicable for Term Loans as repayable above 3 years and upto 5 years</b>		
<b>Size of credit limit</b>	<b>Interest rate Effective from 19.09.2013</b>	<b>CRA rating (Old Model)</b>	<b>CRA rating (New Model)</b>	<b>Interest rates w.e.f 19.09.2013</b>
Up to Rs. 50,000/-	1.25% below SBAR i.e. 13.30 % p.a.	SBTL 1	SB 1 to SB 2	0.25% p.a. over SBAR i.e. 14.80 % p.a.
Above Rs.50,000/- and up to Rs. 2 lacs	0.25% below SBAR i.e. 14.30 % p.a.	SBTL 2	SB3 to SB 5	1.50% p.a. over SBAR i.e. 16.05 % p.a.
Above Rs.2 lac but up to Rs.5 lac	0.50% above SBAR i.e. 15.05 % p.a.	SBTL 3	SB 6 & SB 7	2.25% p.a. over SBAR i.e. 16.80 % p.a.
Above Rs.5 lac but up to Rs.25 lac	1.50% above SBAR i.e. 16.05 % p.a.	SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.50% p.a. over SBAR i.e. 17.05 % p.a.
<b>2. Rates applicable for Term Loans as repayable in 1—3 years</b>		<b>2. Rates applicable for Term Loans as repayable in 1-3 years</b>		
<b>Size of credit limit</b>	<b>Interest rate Effective from 19.09.2013</b>	<b>CRA rating (Old Model)</b>	<b>CRA rating (New Model)</b>	<b>Interest rates w.e.f 19.09.2013</b>
Up to Rs. 50,000/-	1.75% below SBAR i.e. 12.80 % p.a.	SBTL 1	SB 1 to SB 2	0.25% p.a. below SBAR i.e. 14.30 % p.a.
Above Rs.50,000/- and up to Rs. 2 lacs	0.75% below SBAR i.e. 13.80 % p.a.	SBTL 2	SB3 to SB 5	1.00% p.a. over SBAR i.e. 15.55 % p.a.
Above Rs.2 lac but up to Rs.5 lac	SBAR i.e. 14.55 % p.a.	SBTL 3	SB 6 & SB 7	1.75% p.a. over SBAR i.e. 16.30 % p.a.
Above Rs.5 lac but up to Rs.25 lac	1.00% above SBAR i.e. 15.55 % p.a.	SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.00% p.a. over SBAR i.e. 16.55 % p.a.

**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE**  
**SBAR: 14.55 % w.e.f. 19.09.2013**

**DIRECT & INDIRECT FINANCE**

**II - TERM LOANS ABOVE 5 YEARS**

**Sanctioned & linked to SBAR on or after 01.10.2009.**

<b>Un-Rated borrowers: For limits up to Rs.25 Lacs</b>		<b>Risk Rated borrowers: For limits above Rs.25 Lacs</b>		
		<b>CRA rating (Old Model)</b>	<b>CRA rating (New Model)</b>	<b>Interest rates w.e.f 19.09.2013</b>
<i>Size of credit limit</i>	<b>Interest rate Effective from 19.09.2013</b>			
Up to Rs. 50,000/-	1.00% below SBAR i.e. 13.55 % p.a.	SBTL 1	SB 1 to SB 2	0.50% p.a. over SBAR i.e. 15.05% p.a.
<i>Above Rs.50,000/- and up to Rs. 2 lacs</i>	SBAR i.e. 14.55 % p.a.	SBTL 2	SB3 to SB 5	1.75% p.a. over SBAR i.e. 16.30 % p.a.
<i>Above Rs.2 lac but up to Rs.5 lac</i>	0.75% above SBAR i.e. 15.30 % p.a.	SBTL 3	SB 6 & SB 7	2.50% p.a. over SBAR i.e. 17.05 % p.a.
<i>Above Rs.5 lac but up to Rs.25 lac</i>	1.75% above SBAR i.e. 16.30 % p.a.	SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.75% p.a. over SBAR i.e. 17.30 % p.a.

**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE****SBAR: 14.55 % w.e.f. 19.09.2013****III - Loans to Self Help Groups (SHGs)**

<b>Category</b>	<b>Interest rates w.e.f 19.09.2013</b>
<b>Direct</b> Loans up to Rs.2 lacs to SHGs	1.75% below SBAR i.12.80% p.a
<b>Direct</b> loans above Rs.2 lacs to SHGs	0.75% below SBAR i.e 13.80% 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 SBMTLR (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**

<b>CRA rating (old model)</b>	<b>Interest rates effective from 19.09.2013</b>
SBTL 1	0.75% p.a. over SBAR i.e. 15.30 % p.a.
SBTL 2	1.00% p.a. over SBAR i.e. 15.55 % p.a.
SBTL 3	2.00% p.a. over SBAR i.e. 16.55 % p.a.
SBTL 4, 5, 6, 7, 8	2.50% p.a. over SBAR i.e. 17.05 % p.a.