

**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 21.10.2010**

**SBAR: 12.50 % w.e.f. 21.10.2010**

**DIRECT & INDIRECT FINANCE**

**I –WORKING CAPITAL**

**Rates applicable for Crop Loans/ Production Loans repayable on demand. I.,e. ACC, KCC, Agri Gold 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>	
<b><i>Size of credit limit</i></b>	<b>Interest rate Effective from 21.10.2010</b>	<b>CRA Rating (New Model)</b>	<b>Interest rates effective from 21.10.2010</b>
Up to Rs. 50,000/-	2.75% below SBAR i.e. 9.75% p.a.	SB 1 & SB2	0.25% below SBAR i.e. 12.25% p.a.
Above Rs.50,000/- and up to Rs. 2 lacs	1.75% below SBAR i.e. 10.75% p.a.	SB 3, to SB 5	1.00% above SBAR i.e. 13.50% p.a.
<i>Above Rs.2 lac but up to Rs.3 lac</i>	1.00% below SBAR i.e. 11.50% p.a.	SB 6 & SB7	1.75% above SBAR i.e. 14.25% p.a.
<i>Above Rs.3 lac but up to Rs.5 lac</i>	SBAR i.e. 12.50% p.a.	SB 8 to SB 16	2.00% above SBAR i.e. 14.50% p.a.
<i>Above Rs.5 lac but up to Rs.25 lac</i>	1.00% above SBAR i.e. 13.50% p.a.		
<b>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.</b>		<b>Note:</b> <i>Interest on clean overdrafts for AGL segment will be the CC rate applicable for SB 8 to 16 rated borrowers.</i>	

**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 21.10.2010****SBAR: 12.50% w.e.f. 21.10.2010****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 21.10.2010</b>	<b>CRA rating (Old Model)</b>	<b>CRA rating (New Model)</b>	<b>Interest rates w.e.f 21.10.2010</b>
Up to Rs. 50,000/-	1.25% below SBAR i.e. 11.25 % p.a.	SBTL 1	SB 1 to SB 2	0.25% p.a. over SBAR i.e. 12.75 % p.a.
<i>Above Rs.50,000/- and up to Rs. 2 lacs</i>	0.25% below SBAR i.e. 12.25 % p.a.	SBTL 2	SB3 to SB 5	1.50% p.a. over SBAR i.e. 14.00 % p.a.
<i>Above Rs.2 lac but up to Rs.5 lac</i>	0.50% above SBAR i.e. 13.00 % p.a.	SBTL 3	SB 6 & SB 7	2.25% p.a. over SBAR i.e. 14.75 % p.a.
<i>Above Rs.5 lac but up to Rs.25 lac</i>	1.50% above SBAR i.e. 14.00 % p.a.	SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.50% p.a. over SBAR i.e. 15.00 % 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 21.10.2010</b>	<b>CRA rating (Old Model)</b>	<b>CRA rating (New Model)</b>	<b>Interest rates w.e.f 21.10.2010</b>
Up to Rs. 50,000/-	1.75% below SBAR i.e. 10.75 % p.a.	SBTL 1	SB 1 to SB 2	0.25% below SBAR i.e. 12.25% p.a.
<i>Above Rs.50,000/- and up to Rs. 2 lacs</i>	0.75% below SBAR i.e. 11.75 % p.a.	SBTL 2	SB3 to SB 5	1.00% above SBAR i.e. 13.50% p.a.
<i>Above Rs.2 lac but up to Rs.5 lac</i>	SBAR i.e. 12.50 % p.a.	SBTL 3	SB 6 & SB 7	1.75% above SBAR i.e. 14.25% p.a.
<i>Above Rs.5 lac but up to Rs.25 lac</i>	1.00% above SBAR i.e. 13.50 % p.a.	SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.00% above SBAR i.e. 14.50% 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.

<b>Un-Rated borrowers: For limits up to Rs.25 Lacs</b>		<b>Risk Rated borrowers: For limits above Rs.25 Lacs</b>		
<b>3. Rates applicable for Term Loans as repayable above 5 years</b>		<b>3. Rates applicable for Term Loans as repayable above 5 years</b>		
<i>Size of credit limit</i>	<b>Interest rate Effective from 21.10.2010</b>	<b>CRA rating (Old Model)</b>	<b>CRA rating (New Model)</b>	<b>Interest rates w.e.f 21.10.2010</b>
Up to Rs. 50,000/-	1.00% below SBAR i.e. 11.50 % p.a.			
<i>Above Rs.50,000/- and up to Rs. 2 lacs</i>	SBAR i.e. 12.50 % p.a.	SBTL 1	SB 1 to SB 2	0.50% p.a. over SBAR i.e. 13.00% p.a.
<i>Above Rs.2 lac but up to Rs.5 lac</i>	0.75% above SBAR i.e. 13.25 % p.a.	SBTL 2	SB3 to SB 5	1.75% p.a. over SBAR i.e. 14.25 % p.a.
<i>Above Rs.5 lac but up to Rs.25 lac</i>	1.75% above SBAR i.e. 14.25 % p.a.	SBTL 3	SB 6 & SB 7	2.50% p.a. over SBAR i.e. 15.00 % p.a.
		SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.75% p.a. over SBAR i.e. 15.25 % p.a.

**AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 21.10.2010****SBAR: 12.50 % w.e.f. 21.10.2010****III - Loans to Self Help Groups (SHGs)**

<b>Category</b>	<b>Interest rates w.e.f 21.10.2010</b>
<b>Direct Loans up to Rs.2 lac to SHGs</b>	1.75% below SBAR i.e 10.75% p.a
<b>Direct loans above Rs.2 lacs to SHGs</b>	0.75% below SBAR i.e 11.75% 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 21.10.2010</b>
SBTL 1	0.75% p.a. over SBAR i.e. 13.25 % p.a.
SBTL 2	1.00% p.a. over SBAR i.e. 13.50 % p.a.
SBTL 3	2.00% p.a. over SBAR i.e. 14.50 % p.a.
SBTL 4, 5, 6, 7, 8	2.50% p.a. over SBAR i.e. 15.00 % 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.

<b>CRA rating (Old Model)</b>	<b>CRA rating (New Model)</b>	<b>Interest rates w.e.f 21.10.2010</b>
SBTL 1	SB 1 to SB 2	SBAR i.e., 12.50 % p.a.
SBTL 2	SB3 to SB 5	0.75 p.a. above SBAR i.e. 13.25 % p.a.
SBTL 3	SB 6 & SB 7	1.25% p.a. above SBAR i.e. 13.75 % p.a.
SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	1.50% p.a. above SBAR i.e. 14.00 % p.a.