

Interest Rate on Loans and Advances w.e.f. 04.08.2011.

Bench Mark Prime Lending Rate 15.00%

Tenor Premium 0.50%

Particulars	Revised Rate	
Crop Loan (including jewel loan for crop production) Up to Rs.50,000 From Rs.50,001 to 2 Lakhs Above Rs2.00 lakhs	BPLR -2 * BPLR-1* BPLR+1*	13.00 % 14.00 % 16.00 %
All Government sponsored programmes (Subsidy linked) Upto 2 lakhs Above 2 lakhs	BPLR-0.50 BPLR+TP	14.50 % 15.50 %
Agri and Allied Term Loans Upto 2 lakhs Above 2 lakhs	BPLR-0.50 BPLR+TP	14.50 % 15.50 %
Farm Mechanisation Upto 2 lakhs Above 2 lakhs	BPLR-0.50 BPLR+TP	14.50 % 15.50%
Non Farm Sector/Services/Business/SME Upto 2 lakhs Above 2 lakhs	BPLR-0.50 BPLR+TP	14.50 % 15.50 %
OCC/Secured OD Upto 2 Lakhs Above 2 Lakhs	BPLR-0.50 BPLR	14.50 % 15.00 %
Loan Against Deposit	Deposit Rates+2%	
Non Agri JL Upto Rs.2.00 Lakhs Above Rs.2.00 Lakhs	BPLR-0.75 BPLR-0.50	14.25 % 14.50 %
SHG Upto 2 Lakhs Upto 36 Months Above 36 Months Above 2 Lakhs Upto 36 Months Above 36 Months	BPLR-0.50% BPLR-0.50%+TP BPLR BPLR+TP	14.50 % 15.00 % 15.00 % 15.50 %
Educational Loan	BPLR+TP	15.50 %
Loan against NSC,KVP,LIC,UTI and other government securities/assigned or pledged to the bank Up to 36 months Above 36 months	BPLR+1 BPLR+1+TP	16.00 % 16.50 %
Other Non Priority Loans Up to 36 months Above 36 Months	BPLR+2% BPLR+2%+TP	17.00 % 17.50%
PBGB KISAN BIKE PBGB VEHICLE LOAN	BPLR+TP-2% BPLR+TP-1.50%	13.50% 14.00%

- Under GOI subvention scheme all advances up to Rs.3.00 lakhs under KCC/AJL will be sanctioned at a concessional rate of interest at 7% p.a.