

Interest Rates on Advances with effective from 31-07-2021

A. For Individual Borrower availing Term Loan (Repayment Period above 1 year)

CREDIT FACILITIES	Repayment upto 7 Years	Repayment upto 10 Years	Repayment period above 10 Years	FLOATING INTEREST BAND (if opted by the borrower)
Housing Loan (upto 1 cr.)	9.99%	10.99%	11.99%	BR+2.00% to BR+5.00%
Housing Loan (above 1 cr.)	10.49%	11.49%	12.49%	BR+2.50% to BR+5.00%
Hire Purchase	10.49%	11.49%	-	BR+2.50% to BR+5.00%
Vehicle Loan	10.49%	11.49%	-	BR+2.50% to BR+5.00%
Education Loan	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Flexi Loan-TL	11.99%	12.99%	-	BR+4.00% to BR+5.00%
Professional Loan	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Future Lease Loan	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Retail Space Loan	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Loan against consumable goods	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Loan against Pension	10.24%	11.24%	-	BR+2.25% to BR+4.00%
Advance against Life Insurance Policy	10.74%	11.74%	-	BR+2.75% to BR+4.00%
Agro Loan	9.99%	10.99%	-	BR+2.00% to BR+4.00%
Deprived Sector	10.74%	11.74%	-	BR+2.75% to BR+4.00%

Fixed interest rates for Term Loan with repayment period above 1 year in case of individual (other than mentioned above in case of individual)

FIXED INTEREST RATES (in %)		
PERIOD		
Upto 7 years	Upto 10 years	Above 10 years
applicable floating rate+2.00% (risk premium)	applicable floating rate +3.00% (risk premium)	applicable floating rate+4.00% (risk premium)

B. For Others:

CREDIT FACILITIES	FLOATING INTEREST BAND
WC-OD/ STL/ DL/ TR*	BR+1.25% to BR+5.00%
Term Loan (below 3 years)*	BR+1.25% to BR+5.00%
Term Loan (3 years & above)*	BR+1.75% to BR+5.00%
Margin Lending	BR+2.75% to BR+5.00%
Hire Purchase (other than individual)	BR+2.50% to BR+5.00%
Vehicle Loan (other than individual)	BR+2.50% to BR+5.00%
Flexi Loan-Overdraft (below Rs. 50 lacs)	BR+3.25% to BR+5.00%
Flexi Loan-Overdraft (Rs. 50 lacs and above)	BR+3.75% to BR+5.00%
Flexi Loan-TL (other than individual)	BR+4.00% to BR+5.00%
USD denominated FCY loan	Linked with LIBOR as per tenure of facility subject to premium/ discount applicable
FCY Loan against Sight LC	6 months LIBOR+2.75%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	2% above coupon rate
Deprived Sector (MFI & NBFC)	BR+2.25% to BR+4.00%
Deprived Sector (Others)	BR+2.75% to BR+4.00%

Future Lease Loan	BR+2.75% to BR+4.00%
Retail Space Loan	BR+2.75% to BR+4.00%
Agro Loan	BR+2.00% to BR+4.00%

**subject to Internal Risk Rating*

Further Borrowers other than individual can also opt for the fixed rates for Term Loans with repayment period above 1 year as under.

FIXED INTEREST RATES (in %)			
PERIOD			
Upto 3 years	Upto 5 years	Upto 10 years	Above 10 years
applicable floating rate + 1.25% (risk premium)	applicable floating rate +2.00% (risk premium)	applicable floating rate +3.00% (risk premium)	applicable floating rate+4.00% (risk premium)

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.
- Penal interest of 2.00% shall be charged where audited financial statements are not submitted before Magh End of following financials year by those borrowers whose pricing is linked with Risk Rating.

Interest Rates on Advances with effective from 22-01-2021

A. For individual borrower availing Term Loan (repayment period above 1 year)				
CREDIT FACILITIES	FIXED INTEREST RATES (in %)			FLOATING INTEREST BAND (if opted by the borrower)
	REPAYMENT PERIOD			
	Upto 7 Years	Upto 10 years	Above 10 years	
Housing Loan (upto 1 cr.)	10.52%	11.52%	12.52%	BR+2.00% to BR+5.00%
Housing Loan (above 1 cr.)	11.02%	12.02%	13.02%	BR+2.50% to BR+5.00%
Hire Purchase	11.02%	12.02%	-	BR+2.50% to BR+5.00%
Vehicle Loan	11.02%	12.02%	-	BR+2.50% to BR+5.00%
Education Loan	11.27%	12.27%	-	BR+2.75% to BR+4.00%
Flexi Loan-TL	12.52%	13.52%	-	BR+4.00% to BR+5.00%
Professional Loan	11.27%	12.27%	-	BR+2.75% to BR+4.00%
Future Lease Loan	11.27%	12.27%	-	BR+2.75% to BR+4.00%
Retail Space Loan	11.27%	12.27%	-	BR+2.75% to BR+4.00%
Loan against consumable goods	11.27%	12.27%	-	BR+2.75% to BR+4.00%
Loan against Pension	10.77%	11.77%	-	BR+2.25% to BR+4.00%
Advance against Life Insurance Policy	11.27%	12.27%	-	BR+2.75% to BR+4.00%
Agro Loan	10.52%	11.52%	-	BR+2.00% to BR+4.00%
Deprived Sector	11.27%	12.27%	-	BR+2.75% to BR+4.00%
Finance against Salary to Confirmed Permanent Staff	11.52%	12.52%		BR+3.00% to BR+4.00%
Finance against Salary to Confirmed Permanent Staff under Tie Up Arrangement	As per Tie Up Arrangement			

Fixed interest rates for Term Loan with repayment period above 1 year in case of individual (other than mentioned above in case of individual)

FIXED INTEREST RATES (in %)		
PERIOD		
Upto 7 years	Upto 10 years	Above 10 years
applicable floating rate+2.00% (risk premium)	applicable floating rate +3.00% (risk premium)	applicable floating rate+4.00% (risk premium)

B. For Others:

CREDIT FACILITIES	FLOATING INTEREST BAND
WC-OD/ STL/ DL/ TR*	BR+1.25% to BR+5.00%
Term Loan (below 3 years)*	BR+1.25% to BR+5.00%
Term Loan (3 years & above)*	BR+1.75% to BR+5.00%
Margin Lending	BR+2.75% to BR+5.00%
Hire Purchase (other than individual)	BR+2.50% to BR+5.00%
Vehicle Loan (other than individual)	BR+2.50% to BR+5.00%
Flexi Loan-Overdraft (below Rs. 50 lacs)	BR+3.25% to BR+5.00%
Flexi Loan-Overdraft (Rs. 50 lacs and above)	BR+3.75% to BR+5.00%
Flexi Loan-TL (other than individual)	BR+4.00% to BR+5.00%
USD denominated FCY loan	Linked with LIBOR as per tenure of facility subject to premium/ discount applicable

FCY Loan against Sight LC	6 months LIBOR+2.75%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	2% above coupon rate
Deprived Sector (MFI & NBFC)	BR+2.25% to BR+4.00%
Deprived Sector (Others)	BR+2.75% to BR+4.00%
Future Lease Loan	BR+2.75% to BR+4.00%
Retail Space Loan	BR+2.75% to BR+4.00%
Agro Loan	BR+2.00% to BR+4.00%

**subject to Internal Risk Rating*

Further Borrowers other than individual can also opt for the fixed rates for Term Loans with repayment period above 1 year as under.

FIXED INTEREST RATES (in %)			
PERIOD			
Upto 3 years	Upto 5 years	Upto 10 years	Above 10 years
applicable floating rate + 1.25% (risk premium)	applicable floating rate +2.00% (risk premium)	applicable floating rate +3.00% (risk premium)	applicable floating rate+4.00% (risk premium)

C. Rating and applicable rates:

S. No.	Score Band (in %)	Rating Grades	Corporate, SMEs & others (Rated accounts)
1	Above 80.00	AAA	BR+1.25%
2	Above 77.50 up to 80.00	AA +	BR+1.50%
	Above 72.50 up to 77.50	AA	BR+1.75%
	Above 70.00 up to 72.50	AA -	BR+2.00%
	Above 67.50 up to 70.00	A +	BR+2.25%
3	Above 62.50 up to 67.50	A	BR+2.50%
	Above 60.00 up to 62.50	A -	BR+2.75%
	Above 57.50 up to 60.00	BB +	BR+3.25%
4	Above 52.50 up to 57.50	BB	BR+3.50%
	Above 50.00 up to 52.50	BB -	BR+3.75%
	Above 47.50 up to 50.00	B +	BR+4.25%
5	Above 42.50 up to 47.50	B	BR+4.50%
	Above 40.00 up to 42.50	B -	BR+4.75%
6	Above 30.00 up to 40.00	C	BR+5.00%
7	30.00 and below	D	BR+5.00%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.
- Penal interest of 2.00% shall be charged where audited financial statements are not submitted before Magh End of following financials year by those borrowers whose pricing is linked with Risk Rating.
- Fixed Interest rate will not be less than Base Rate at any point of time.
Base rate is 6.52% will be applicable w.e.f from Magh 2077

Interest Rates on Advances with effective from 12-11-2020

- For individual borrower availing Term Loan (repayment period above 1 year)

CREDIT FACILITIES	FIXED INTEREST RATES (in %)				FLOATING INTEREST BAND (if opted by the borrower)
	REPAYMENT PERIOD				
	Upto 3 years	Upto 5 years	Upto 10 years	Above 10 years	
Housing Loan (upto 1 cr.)	-	10.57%	11.57%	13.07%	BR+2.00% to BR+5.00%
Housing Loan (above 1 cr.)	-	11.07%	12.07%	13.57%	BR+2.50% to BR+5.00%
Hire Purchase	10.32%	11.07%	12.07%	-	BR+2.50% to BR+5.00%
Vehicle Loan	10.32%	11.07%	12.07%	-	BR+2.50% to BR+5.00%
Education Loan	10.57%	11.32%	12.32%	-	BR+2.75% to BR+4.00%
Flexi Loan-TL	11.82%	12.57%	13.57%	-	BR+4.00% to BR+5.00%
Professional Loan	10.57%	11.32%	12.32%	-	BR+2.75% to BR+4.00%
Future Lease Loan	10.57%	11.32%	12.32%	-	BR+2.75% to BR+4.00%
Retail Space Loan	10.57%	11.32%	12.32%	-	BR+2.75% to BR+4.00%
Loan against consumable goods	10.57%	11.32%	12.32%	-	BR+2.75% to BR+4.00%
Loan against Pension	10.07%	10.82%	-	-	BR+2.25% to BR+4.00%
Advance against Life Insurance Policy	10.57%	11.32%	12.32%		BR+2.75% to BR+4.00%
Agro Loan	9.82%	10.57%	11.57%	-	BR+2.00% to BR+4.00%
Deprived Sector (Others)	10.57%	11.32%	12.32%	-	BR+2.75% to BR+4.00%

- For “Others”:

CREDIT FACILITIES	FLOATING INTEREST BAND
WC-OD/ STL/ DL/ TR*	BR+1.25% to BR+5.00%
Term Loan (below 3 years)*	BR+1.25% to BR+5.00%
Term Loan (3 years & above)*	BR+1.75% to BR+5.00%
Margin Lending	BR+2.75% to BR+5.00%
Hire Purchase (other than individual)	BR+2.50% to BR+5.00%
Vehicle Loan (other than individual)	BR+2.50% to BR+5.00%
Flexi Loan-Overdraft (below Rs. 50 lacs)	BR+3.25% to BR+5.00%
Flexi Loan-Overdraft (Rs. 50 lacs and above)	BR+3.75% to BR+5.00%
Flexi Loan-TL (other than individual)	BR+4.00% to BR+5.00%
USD denominated FCY loan	Linked with LIBOR as per tenure of facility subject to premium/ discount applicable
FCY Loan against Sight LC	6 months LIBOR+2.75%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	2% above coupon rate
Deprived Sector (MFI & NBFC)	BR+2.25% to BR+4.00%
Deprived Sector (Others)	BR+2.75% to BR+4.00%
Future Lease Loan	BR+2.75% to BR+4.00%
Retail Space Loan	BR+2.75% to BR+4.00%
Agro Loan	BR+2.00% to BR+4.00%
Retail Loans under Tie Up Arrangement	As per Tie Up Arrangement

Advance against Life Insurance Policy	BR+2.75% to BR+4.00%
Finance against Salary to Confirmed Permanent Staff	BR+3.00% to BR+4.00%
Finance against Salary to Confirmed Permanent Staff under Tie Up Arrangement	As per Tie Up Arrangement

**subject to Internal Risk Rating*

Fixed interest rates for Term Loan with repayment period above 1 year (other than mentioned above in case of individual) shall be applicable:

FIXED INTEREST RATES (in %)			
PERIOD			
Upto 3 years	Upto 5 years	Upto 10 years	Above 10 years
applicable floating rate+0.75% (risk premium)	applicable floating rate +1.50% (risk premium)	applicable floating rate +2.50% (risk premium)	applicable floating rate+4.00% (risk premium)

Borrowers other than individual can also opt for the above fixed rates for Term Loans with repayment period above 1 year.

Rating and applicable rates:

S. No.	Score Band (in %)	Rating Grades	Corporate, SMEs & others (Rated accounts)
1	Above 80.00	AAA	BR+1.25%
2	Above 77.50 up to 80.00	AA +	BR+1.50%
	Above 72.50 up to 77.50	AA	BR+1.75%
	Above 70.00 up to 72.50	AA -	BR+2.00%
	Above 67.50 up to 70.00	A +	BR+2.25%
3	Above 62.50 up to 67.50	A	BR+2.50%
	Above 60.00 up to 62.50	A -	BR+2.75%
	Above 57.50 up to 60.00	BB +	BR+3.25%
4	Above 52.50 up to 57.50	BB	BR+3.50%
	Above 50.00 up to 52.50	BB -	BR+3.75%
	Above 47.50 up to 50.00	B +	BR+4.25%
5	Above 42.50 up to 47.50	B	BR+4.50%
	Above 40.00 up to 42.50	B -	BR+4.75%
6	Above 30.00 up to 40.00	C	BR+5.00%
7	30.00 and below	D	BR+5.00%

- **Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.**

Notes:

- Interest rates on consortium loans shall be as per consortium decision.
- Penal interest @ 2.00% shall be applied in irregular/watch-list/NPA accounts.
- Penal interest of 2% shall be charged where audited financial statements are not submitted before Magh end of following financial year by those borrowers whose pricing is linked with Risk Rating.

Interest Rates on Advances with effective from 15-09-2020

- For individual borrower availing Term Loan (repayment period above 1 year)

CREDIT FACILITIES	FIXED INTEREST RATES (in %)				FLOATING INTEREST BAND (if opted by the borrower)
	REPAYMENT PERIOD				
	Upto 3 years	Upto 5 years	Upto 10 years	Above 10 years	
Housing Loan (upto 1 cr.)	-		11.98%	13.48%	BR+2.00% to BR+5.00%
Housing Loan (above 1 cr.)	-		12.48%	13.98%	BR+2.50% to BR+5.00%
Hire Purchase	10.73%	11.48%	12.48%	-	BR+2.50% to BR+5.00%
Vehicle Loan	10.73%	11.48%	12.48%	-	BR+2.50% to BR+5.00%
Education Loan	10.98%	11.73%	12.73%	-	BR+2.75% to BR+4.00%
Flexi Loan-TL	12.23%	12.98%	13.98%	-	BR+4.00% to BR+5.00%
Professional Loan	10.98%	11.73%	12.73%	-	BR+2.75% to BR+4.00%
Future Lease Loan	10.98%	11.73%	12.73%	-	BR+2.75% to BR+4.00%
Retail Space Loan	10.98%	11.73%	12.73%	-	BR+2.75% to BR+4.00%
Loan against consumable goods	10.98%	11.73%	12.73%	-	BR+2.75% to BR+4.00%
Loan against Pension	10.48%	11.23%	-	-	BR+2.25% to BR+4.00%
Advance against Life Insurance Policy	10.98%	11.73%	12.73%	-	BR+2.75% to BR+4.00%
Agro Loan	10.23%	10.98%	11.98%	-	BR+2.00% to BR+4.00%
Deprived Sector (Others)	10.98%	11.73%	12.73%	-	BR+2.75% to BR+4.00%

- For “Others”:

CREDIT FACILITIES	FLOATING INTEREST BAND
WC-OD/ STL/ DL/ TR*	BR+1.25% to BR+5.00%
Term Loan (below 3 years)*	BR+1.25% to BR+5.00%
Term Loan (3 years & above)*	BR+1.75% to BR+5.00%
Margin Lending	BR+2.75% to BR+5.00%
Hire Purchase (other than individual)	BR+2.50% to BR+5.00%
Vehicle Loan (other than individual)	BR+2.50% to BR+5.00%
Flexi Loan-Overdraft (below Rs. 50 lacs)	BR+3.25% to BR+5.00%
Flexi Loan-Overdraft (Rs. 50 lacs and above)	BR+3.75% to BR+5.00%
Flexi Loan-TL (other than individual)	BR+4.00% to BR+5.00%
USD denominated FCY loan	Linked with LIBOR as per tenure of facility subject to premium/ discount applicable
FCY Loan against Sight LC	6 months LIBOR+2.75%
Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)	2% above coupon rate
Deprived Sector (MFI & NBFC)	BR+2.25% to BR+4.00%
Deprived Sector (Others)	BR+2.75% to BR+4.00%
Future Lease Loan	BR+2.75% to BR+4.00%
Retail Space Loan	BR+2.75% to BR+4.00%

Agro Loan	BR+2.00% to BR+4.00%
Retail Loans under Tie Up Arrangement	As per Tie Up Arrangement
Advance against Life Insurance Policy	BR+2.75% to BR+4.00%
Finance against Salary to Confirmed Permanent Staff	BR+3.00% to BR+4.00%
Finance against Salary to Confirmed Permanent Staff under Tie Up Arrangement	As per Tie Up Arrangement

**subject to Internal Risk Rating*

ROI under Consortium Lending shall be as per Consortium Agreement

Fixed interest rates for Term Loan with repayment period above 1 year (other than mentioned above in case of individual) shall be applicable:

FIXED INTEREST RATES (in %)			
PERIOD			
Upto 3 years	Upto 5 years	Upto 10 years	Above 10 years
applicable floating rate+0.75% (risk premium)	applicable floating rate +1.50% (risk premium)	applicable floating rate +2.50% (risk premium)	applicable floating rate+4.00% (risk premium)

Borrowers other than individual can also opt for the above fixed rates for Term Loans with repayment period above 1 year.

Rating and applicable rates:

S. No.	Score Band (in %)	Rating Grades	Corporate, SMEs & others (Rated accounts)
1	Above 80.00	AAA	BR+1.25%
2	Above 77.50 up to 80.00	AA +	BR+1.50%
	Above 72.50 up to 77.50	AA	BR+1.75%
	Above 70.00 up to 72.50	AA -	BR+2.00%
3	Above 67.50 up to 70.00	A +	BR+2.25%
	Above 62.50 up to 67.50	A	BR+2.50%
	Above 60.00 up to 62.50	A -	BR+2.75%
4	Above 57.50 up to 60.00	BB +	BR+3.25%
	Above 52.50 up to 57.50	BB	BR+3.50%
	Above 50.00 up to 52.50	BB -	BR+3.75%
5	Above 47.50 up to 50.00	B +	BR+4.25%
	Above 42.50 up to 47.50	B	BR+4.50%
	Above 40.00 up to 42.50	B -	BR+4.75%
6	Above 30.00 up to 40.00	C	BR+5.00%
7	30.00 and below	D	BR+5.00%

- **Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.**

Interest Rates on Advances with effective from 07-04-2020

CREDIT FACILITIES	BAND
WC-OD/ STL/ DL/ TR	BR+1.25% to BR+5.00%
Term Loan (below 3 years)	BR+1.25% to BR+5.00%
Term Loan (3 years & above)	BR+1.75% to BR+5.00%
Margin Lending	BR+2.75% to BR+5.00%
Hire Purchase	BR+2.50% to BR+5.00%
Vehicle Loan	BR+2.50% to BR+5.00%
Housing Loan (upto 1 cr.)	BR+2.00% to BR+5.00%
Housing Loan (above 1 cr.)	BR+2.50% to BR+5.00%
Education Loan	BR+2.75% to BR+4.00%
Flexi Loan-Overdraft (below Rs. 50 lacs)	BR+3.25% to BR+5.00%
Flexi Loan-Overdraft (Rs. 50 lacs and above)	BR+3.75% to BR+5.00%
Flexi Loan-TL	BR+4.00% to BR+5.00%
USD denominated FCY loan	Linked with LIBOR as per tenure of facility subject to premium/ discount applicable
FCY Loan against Sight LC	6 months LIBOR+1.25%
Loan against liquid assets (FDR, Govt. Bond/National Saving Bond)	2% above coupon rate
Deprived Sector (MFI & NBFC)	BR+2.25% to BR+4.00%
Deprived Sector (Others)	BR+2.75% to BR+4.00%
Loan against consumable goods	BR+2.75% to BR+4.00%
Professional Loan	BR+2.75% to BR+4.00%
Future Lease Loan	BR+2.75% to BR+4.00%
Retail Space Loan	BR+2.75% to BR+4.00%
Agro Loan	BR+2.00% to BR+4.00%
Loan against Pension	BR+2.25% to BR+4.00%
Retail Loans under Tie Up Arrangement	As per Tie Up Arrangement subject to minimum Base Rate
Advance against Life Insurance Policy	BR+2.75% to BR+4.00%
Finance against Salary to Confirmed Permanent Staff	BR+3.00% to BR+4.00%
Finance against Salary to Confirmed Permanent Staff under Tie Up Arrangement	As per Tie Up Arrangement subject to minimum Base Rate

**subject to Internal Risk Rating*

ROI under Consortium Lending shall be as per Consortium Agreement

In case of ad-hoc OD, 1% premium over and above is to levied; however, in no case same shall be above the published upper band.

Rating and applicable rates:

S. No.	Score Band (in %)	Rating Grades	Corporate, SMEs & others (Rated accounts)
1	Above 80.00	AAA	BR+1.25%
2	Above 77.50 up to 80.00	AA +	BR+1.50%
	Above 72.50 up to 77.50	AA	BR+1.75%

	Above 70.00 up to 72.50	AA -	BR+2.00%
3	Above 67.50 up to 70.00	A +	BR+2.25%
	Above 62.50 up to 67.50	A	BR+2.50%
	Above 60.00 up to 62.50	A -	BR+2.75%
4	Above 57.50 up to 60.00	BB +	BR+3.25%
	Above 52.50 up to 57.50	BB	BR+3.50%
	Above 50.00 up to 52.50	BB -	BR+3.75%
5	Above 47.50 up to 50.00	B +	BR+4.25%
	Above 42.50 up to 47.50	B	BR+4.50%
	Above 40.00 up to 42.50	B -	BR+4.75%
6	Above 30.00 up to 40.00	C	BR+5.00%
7	30.00 and below	D	BR+5.00%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Interest Rates on Advances with effective from 27-02-2020

Credit Facilities	ROI
WC-OD/ STL/ DL/ TR (Rs. 5 cr. and above)	BR+2.00% to BR+6.00%
WC-OD/ STL/ DL/ TR (above Rs. 1 crore and below Rs. 5 cr.)	BR+2.25% to BR+6.00%
WC-OD/ STL/ DL/ TR (upto 1 cr.)	BR+2.50% to BR+6.00%
Term Loan (below 3 years)	BR+2.00% to BR+6.00%
Term Loan (3 years & above)	BR+2.50% to BR+6.00%
Margin Lending	BR+2.75% to BR+6.00%
Hire Purchase	BR+2.50% to BR+6.00%
Vehicle Loan	BR+2.50% to BR+6.00%
Housing Loan (upto 1 cr.)	BR+2.00% to BR+5.50%
Housing Loan (above 1 cr.)	BR+2.50% to BR+5.50%
Education Loan	BR+2.75% to BR+6.00%
Flexi Loan-Overdraft (below Rs. 50 lacs)	BR+3.25% to BR+6.00%
Flexi Loan-Overdraft (Rs. 50 lacs and above)	BR+3.75% to BR+6.00%
Flexi Loan-TL (below Rs. 50 lacs)	BR+4.25% to BR+6.00%
Flexi Loan-TL(Rs. 50 lacs and above)	BR+4.75% to BR+6.00%
USD denominated FCY loan	Linked with LIBOR as per tenure of facility subject to premium/ discount applicable
FCY Loan against Sight LC	6 months LIBOR+1.25%
Loan against liquid assets (FDR, Govt. Bond/National Saving Bond)	2% above coupon rate
Deprived Sector (MFI & NBFC)	BR+2.25% to BR+6.00%
Deprived Sector (Others)	BR+2.75% to BR+6.00%
Loan against consumable goods	BR+2.75% to BR+6.00%
Professional Loan	BR+2.75% to BR+6.00%
Future Lease Loan	BR+2.75% to BR+6.00%
Retail Space Loan	BR+2.75% to BR+6.00%
Agro Loan	BR+2.00% to BR+6.00%
Loan against Pension	BR+2.25% to BR+6.00%
Retail Loans under Tie Up Arrangement	As per Tie Up Arrangement subject to minimum Base Rate
Advance against Life Insurance Policy	BR+2.75% to BR+6.00%
Finance against Salary to Confirmed Permanent Staff	BR+3.75% to BR+6.00%
Finance against Salary to Confirmed Permanent Staff under Tie Up Arrangement	As per Tie Up Arrangement subject to minimum Base Rate

**subject to Internal Risk Rating*

ROI under Consortium Lending shall be as per Consortium Agreement

Rating and applicable rates:

S. No.	Score Band (in %)	Rating Grades	Corporate	SMEs & others
			(Rs. 5 cr. & above)	(above Rs. 1 cr. but below Rs. 5 cr.)
1	Above 80.00	AAA	BR+2.00%	BR+2.25%

2	Above 77.50 up to 80.00	AA +	BR+2.25%	BR+2.50%
	Above 72.50 up to 77.50	AA	BR+2.50%	BR+2.75%
	Above 70.00 up to 72.50	AA -	BR+2.75%	BR+3.00%
3	Above 67.50 up to 70.00	A +	BR+3.00%	BR+3.25%
	Above 62.50 up to 67.50	A	BR+3.25%	BR+3.50%
	Above 60.00 up to 62.50	A -	BR+3.50%	BR+3.75%
4	Above 57.50 up to 60.00	BB +	BR+3.75%	BR+4.00%
	Above 52.50 up to 57.50	BB	BR+4.00%	BR+4.25%
	Above 50.00 up to 52.50	BB -	BR+4.25%	BR+4.50%
5	Above 47.50 up to 50.00	B +	BR+4.50%	BR+4.75%
	Above 42.50 up to 47.50	B	BR+4.75%	BR+5.00%
	Above 40.00 up to 42.50	B -	BR+5.00%	BR+5.25%
6	Above 30.00 up to 40.00	C	BR+6.00%	BR+6.00%
7	30.00 and below	D	BR+6.00%	BR+6.00%

- Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Interest Rates on Advances with effective from 18-01-2019

Facility	Interest Rate
WC-OD/STL/DL/TR (Rs. 5 cr. & above)	BR+2.00% to BR+7.00%
WC-OD/STL/DL/TR (above Rs. 1 cr. but below Rs. 5 cr.)*	BR+2.25% to BR+7.25%
WC-OD/STL/DL/TR (upto 1 cr.)	BR+2.50% to BR+7.50%
Term Loan (below 3 years)	BR+2.00% to BR+7.00%
Term Loan (3 years & above)	BR+2.50% to BR+7.50%
Margin Lending	BR+2.75% to BR+6.75%
Hire Purchase	BR+2.50% to BR+6.50%
Vehicle Loan	BR+2.50% to BR+6.75%
Housing Loan (upto 1 cr.)	BR+2.25% to BR+6.50%
Housing Loan (above 1 cr.)	BR+3.00% to BR+7.25%
Education Loan	BR+2.75% to BR+7.00%
Flexi Loan-Overdraft (below Rs. 50 lacs)	BR+3.25% to BR+7.50%
Flexi Loan-Overdraft (Rs. 50 lacs and above)	BR+3.75% to BR+7.50%
Flexi Loan-TL (below Rs. 50 lacs)	BR+4.25% to BR+7.50%
Flexi Loan-TL (Rs. 50 lacs and above)	BR+4.75% to BR+7.50%
USD denominated FCY loan	Linked with LIBOR as per tenure of facility subject to premium/ discount applicable
FCY Loan against Sight LC	USD saving ROI +max. 2%
Loan against liquid assets (FDR, Govt. Bond/National Saving Bond)	2% above coupon rate
Deprived Sector (MFI & NBFC)	BR+2.25% to BR+6.50%
Deprived Sector (Others)	BR+2.75% to BR+7.25%
Loan against consumable goods	BR+2.75% to BR+7.00%
Professional Loan	BR+2.75% to BR+7.00%
Future Lease Loan	BR+2.75% to BR+7.00%
Retail Space Loan	BR+2.75% to BR+7.00%
Agro Loan	BR+2.00% to BR+6.50%
Loan against Pension	BR+2.25% to BR+6.50%
Retail Loans under Tie Up Arrangement	As per Tie Up Arrangement subject to minimum Base Rate
Advance against Life Insurance Policy	BR+2.75% to BR+7.00%
Finance against Salary to Confirmed Permanent Staff	BR+3.75% to BR+7.50%
Finance against Salary to Confirmed Permanent Staff under Tie Up Arrangement	As per Tie Up Arrangement subject to minimum Base Rate

**subject to Internal Risk Rating*

ROI under Consortium Lending shall be as per Consortium Agreement

Rating and applicable rates:

S.No.	Score Band (in %)	Rating Grades	Corporate (Rs. 5 cr. & above)	SMEs & others (above Rs. 1 cr. but below Rs. 5 cr.)
1	Above 80.00	AAA	BR+2.00%	BR+2.25%
2	Above 77.50 up to 80.00	AA +	BR+2.25%	BR+2.50%

	Above 72.50 up to 77.50	AA	BR+2.50%	BR+2.75%
	Above 70.00 up to 72.50	AA -	BR+2.75%	BR+3.00%
	Above 67.50 up to 70.00	A +	BR+3.00%	BR+3.25%
3	Above 62.50 up to 67.50	A	BR+3.25%	BR+3.50%
	Above 60.00 up to 62.50	A -	BR+3.50%	BR+3.75%
	Above 57.50 up to 60.00	BB +	BR+3.75%	BR+4.00%
4	Above 52.50 up to 57.50	BB	BR+4.00%	BR+4.25%
	Above 50.00 up to 52.50	BB -	BR+4.25%	BR+4.50%
	Above 47.50 up to 50.00	B +	BR+4.50%	BR+4.75%
	Above 42.50 up to 47.50	B	BR+4.75%	BR+5.00%
5	Above 40.00 up to 42.50	B -	BR+5.00%	BR+5.25%
6	Above 30.00 up to 40.00	C	BR+6.00%	BR+6.25%
7	30.00 and below	D	BR+7.00%	BR+7.25%

Relaxation of 1% in ROI shall be extended to Senior Citizens, Dalit, Mukta Kamaiya, Baadi, Haliya, war victims, single women and disabled individuals under Deprived Sector Loan.

Interest Rates on Advances with effective from 01-11-2017

Credit Facilities	Interest Rates (p.a.)
WC-OD/STL/DL/TR (Rs. 5 cr. and above)*	BR+1.25% to BR+6.25%
WC-OD/STL/DL/TR (above Rs. 1 cr. but below Rs. 5 cr.)*	BR+1.50% to BR+6.50%
WC-OD/STL/DL/TR (upto 1 cr.)	BR+1.75% to BR+6.75%
Term Loan (below 3 years)	BR+1.25% to BR+6.25%
Term Loan (3 years & above)	BR+1.75% to BR+6.75%
Margin Lending	BR+1.75% to BR+6.75%
Hire Purchase	BR+1.50% to BR+6.50%
Vehicle Loan	BR+1.75% to BR+6.75%
Housing Loan (upto 1 cr.)	BR+1.50% to BR+6.50%
Housing Loan (above 1 cr.)	BR+2.25% to BR+7.25%
Education Loan	BR+2.00% to BR+7.00%
Flexi Loan-Overdraft (below Rs. 50 lacs)	BR+2.50% to BR+7.50%
Flexi Loan-Overdraft (Rs. 50 lacs and above)	BR+3.00% to BR+8.00%
Flexi Loan-TL (below Rs. 50 lacs)	BR+3.50% to BR+8.50%
Flexi Loan-TL (Rs. 50 lacs and above)	BR+4.00% to BR+9.00%
USD denominated FCY loan	Linked with LIBOR as per tenure of facility subject to premium/discount applicable
Loan against liquid assets (FDR, Govt. Bond/National Saving Bond)	2% above coupon rate
Deprived Sector (MFI & NBFC)	BR+1.50% to BR+6.50%
Deprived Sector (Others)	BR+2.25% to BR+7.25%
Loan against consumable goods	BR+2.00% to BR+7.00%
Professional Loan	BR+2.00% to BR+7.00%
Future Lease Loan	BR+2.00% to BR+7.00%
Retail Space Loan	BR+2.00% to BR+7.00%
Agro Loan	BR+1.50% to BR+6.50%
Loan against Pension	BR+1.50% to BR+6.50%
Retail Loans under Tie Up Arrangement	As per Tie Up Arrangement subject to minimum Base Rate
Advance against Life Insurance Policy	BR+2.00% to BR+7.00%
Finance against Salary to Confirmed Permanent Staff	BR+3.00% to BR+8.00%
Finance against Salary to Confirmed Permanent Staff under Tie Up Arrangement	As per Tie Up Arrangement subject to minimum Base Rate

**subject to Internal Risk Rating*

ROI under Consortium Lending shall be as per Consortium Agreement

Rating and applicable rates:

S.No.	Score Band (in %)	Rating Grades	Corporate (Rs. 5 cr. & above)	SMEs & others (above Rs. 1 cr. but below Rs. 5 cr.)
1	Above 80.00	AAA	BR+1.25%	BR+1.50%
2	Above 77.50 up to 80.00	AA +	BR+1.50%	BR+1.75%
	Above 72.50 up to 77.50	AA	BR+1.75%	BR+2.00%
	Above 70.00 up to 72.50	AA -	BR+2.00%	BR+2.25%

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	Above 62.50 up to 67.50	A	BR+2.50%	BR+2.75%
	Above 60.00 up to 62.50	A -	BR+2.75%	BR+3.00%
4	Above 57.50 up to 60.00	BB +	BR+3.00%	BR+3.25%
	Above 52.50 up to 57.50	BB	BR+3.25%	BR+3.50%
	Above 50.00 up to 52.50	BB -	BR+3.50%	BR+3.75%
5	Above 47.50 up to 50.00	B +	BR+3.75%	BR+4.00%
	Above 42.50 up to 47.50	B	BR+4.00%	BR+4.25%
	Above 40.00 up to 42.50	B -	BR+4.25%	BR+4.50%
6	Above 30.00 up to 40.00	C	BR+5.25%	BR+5.50%
7	30.00 and below	D	BR+6.25%	BR+6.50%

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