

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

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

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

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

### **B. For Others:**

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

<b>Future Lease Loan</b>	BR+2.75% to BR+4.00%
<b>Retail Space Loan</b>	BR+2.75% to BR+4.00%
<b>Agro Loan</b>	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			
<b>Upto 3 years</b>	<b>Upto 5 years</b>	<b>Upto 10 years</b>	<b>Above 10 years</b>
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		
<b>Housing Loan (upto 1 cr.)</b>	10.52%	11.52%	12.52%	BR+2.00% to BR+5.00%	
<b>Housing Loan (above 1 cr.)</b>	11.02%	12.02%	13.02%	BR+2.50% to BR+5.00%	
<b>Hire Purchase</b>	11.02%	12.02%	-	BR+2.50% to BR+5.00%	
<b>Vehicle Loan</b>	11.02%	12.02%	-	BR+2.50% to BR+5.00%	
<b>Education Loan</b>	11.27%	12.27%	-	BR+2.75% to BR+4.00%	
<b>Flexi Loan-TL</b>	12.52%	13.52%	-	BR+4.00% to BR+5.00%	
<b>Professional Loan</b>	11.27%	12.27%	-	BR+2.75% to BR+4.00%	
<b>Future Lease Loan</b>	11.27%	12.27%	-	BR+2.75% to BR+4.00%	
<b>Retail Space Loan</b>	11.27%	12.27%	-	BR+2.75% to BR+4.00%	
<b>Loan against consumable goods</b>	11.27%	12.27%	-	BR+2.75% to BR+4.00%	
<b>Loan against Pension</b>	10.77%	11.77%	-	BR+2.25% to BR+4.00%	
<b>Advance against Life Insurance Policy</b>	11.27%	12.27%	-	BR+2.75% to BR+4.00%	
<b>Agro Loan</b>	10.52%	11.52%	-	BR+2.00% to BR+4.00%	
<b>Deprived Sector</b>	11.27%	12.27%	-	BR+2.75% to BR+4.00%	
<b>Finance against Salary to Confirmed Permanent Staff</b>	11.52%	12.52%		BR+3.00% to BR+4.00%	
<b>Finance against Salary to Confirmed Permanent Staff under Tie Up Arrangement</b>				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
<b>WC-OD/ STL/ DL/ TR*</b>	BR+1.25% to BR+5.00%
<b>Term Loan (below 3 years)*</b>	BR+1.25% to BR+5.00%
<b>Term Loan (3 years &amp; above)*</b>	BR+1.75% to BR+5.00%
<b>Margin Lending</b>	BR+2.75% to BR+5.00%
<b>Hire Purchase (other than individual)</b>	BR+2.50% to BR+5.00%
<b>Vehicle Loan (other than individual)</b>	BR+2.50% to BR+5.00%
<b>Flexi Loan-Overdraft (below Rs. 50 lacs)</b>	BR+3.25% to BR+5.00%
<b>Flexi Loan-Overdraft (Rs. 50 lacs and above)</b>	BR+3.75% to BR+5.00%
<b>Flexi Loan-TL (other than individual)</b>	BR+4.00% to BR+5.00%
<b>USD denominated FCY loan</b>	Linked with LIBOR as per tenure of facility subject to premium/ discount applicable

<b>FCY Loan against Sight LC</b>	6 months LIBOR+2.75%
<b>Loan against liquid assets (FDR, Govt. Bond/ National Saving Bond)</b>	2% above coupon rate
<b>Deprived Sector (MFI &amp; NBFC)</b>	BR+2.25% to BR+4.00%
<b>Deprived Sector (Others)</b>	BR+2.75% to BR+4.00%
<b>Future Lease Loan</b>	BR+2.75% to BR+4.00%
<b>Retail Space Loan</b>	BR+2.75% to BR+4.00%
<b>Agro Loan</b>	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			
<b>Upto 3 years</b>	<b>Upto 5 years</b>	<b>Upto 10 years</b>	<b>Above 10 years</b>
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:**

<b>S. No.</b>	<b>Score Band (in %)</b>	<b>Rating Grades</b>	<b>Corporate, SMEs &amp; others (Rated accounts)</b>
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%
3	Above 70.00 up to 72.50	AA -	BR+2.00%
	Above 67.50 up to 70.00	A +	BR+2.25%
4	Above 62.50 up to 67.50	A	BR+2.50%
	Above 60.00 up to 62.50	A -	BR+2.75%
5	Above 57.50 up to 60.00	BB +	BR+3.25%
	Above 52.50 up to 57.50	BB	BR+3.50%
6	Above 50.00 up to 52.50	BB -	BR+3.75%
	Above 47.50 up to 50.00	B +	BR+4.25%
7	Above 42.50 up to 47.50	B	BR+4.50%
	Above 40.00 up to 42.50	B -	BR+4.75%
8	Above 30.00 up to 40.00	C	BR+5.00%
9	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		
<b>Housing Loan (upto 1 cr.)</b>	-	10.57%	11.57%	13.07%	BR+2.00% to BR+5.00%	
<b>Housing Loan (above 1 cr.)</b>	-	11.07%	12.07%	13.57%	BR+2.50% to BR+5.00%	
<b>Hire Purchase</b>	10.32%	11.07%	12.07%	-	BR+2.50% to BR+5.00%	
<b>Vehicle Loan</b>	10.32%	11.07%	12.07%	-	BR+2.50% to BR+5.00%	
<b>Education Loan</b>	10.57%	11.32%	12.32%	-	BR+2.75% to BR+4.00%	
<b>Flexi Loan-TL</b>	11.82%	12.57%	13.57%	-	BR+4.00% to BR+5.00%	
<b>Professional Loan</b>	10.57%	11.32%	12.32%	-	BR+2.75% to BR+4.00%	
<b>Future Lease Loan</b>	10.57%	11.32%	12.32%	-	BR+2.75% to BR+4.00%	
<b>Retail Space Loan</b>	10.57%	11.32%	12.32%	-	BR+2.75% to BR+4.00%	
<b>Loan against consumable goods</b>	10.57%	11.32%	12.32%	-	BR+2.75% to BR+4.00%	
<b>Loan against Pension</b>	10.07%	10.82%	-	-	BR+2.25% to BR+4.00%	
<b>Advance against Life Insurance Policy</b>	10.57%	11.32%	12.32%		BR+2.75% to BR+4.00%	
<b>Agro Loan</b>	9.82%	10.57%	11.57%	-	BR+2.00% to BR+4.00%	
<b>Deprived Sector (Others)</b>	10.57%	11.32%	12.32%	-	BR+2.75% to BR+4.00%	

• For “Others”:

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

<b>Advance against Life Insurance Policy</b>	BR+2.75% to BR+4.00%
<b>Finance against Salary to Confirmed Permanent Staff</b>	BR+3.00% to BR+4.00%
<b>Finance against Salary to Confirmed Permanent Staff under Tie Up Arrangement</b>	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			
<b>Upto 3 years</b>	<b>Upto 5 years</b>	<b>Upto 10 years</b>	<b>Above 10 years</b>
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%
	Above 77.50 up to 80.00	AA +	BR+1.50%
	Above 72.50 up to 77.50	AA	BR+1.75%
2	Above 70.00 up to 72.50	AA -	BR+2.00%
	Above 67.50 up to 70.00	A +	BR+2.25%
	Above 62.50 up to 67.50	A	BR+2.50%
3	Above 60.00 up to 62.50	A -	BR+2.75%
	Above 57.50 up to 60.00	BB +	BR+3.25%
	Above 52.50 up to 57.50	BB	BR+3.50%
4	Above 50.00 up to 52.50	BB -	BR+3.75%
	Above 47.50 up to 50.00	B +	BR+4.25%
	Above 42.50 up to 47.50	B	BR+4.50%
5	Above 40.00 up to 42.50	B -	BR+4.75%
	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		
<b>Housing Loan (upto 1 cr.)</b>	-		11.98%	13.48%	BR+2.00% to BR+5.00%	
<b>Housing Loan (above 1 cr.)</b>	-		12.48%	13.98%	BR+2.50% to BR+5.00%	
<b>Hire Purchase</b>	10.73%	11.48%	12.48%	-	BR+2.50% to BR+5.00%	
<b>Vehicle Loan</b>	10.73%	11.48%	12.48%	-	BR+2.50% to BR+5.00%	
<b>Education Loan</b>	10.98%	11.73%	12.73%	-	BR+2.75% to BR+4.00%	
<b>Flexi Loan-TL</b>	12.23%	12.98%	13.98%	-	BR+4.00% to BR+5.00%	
<b>Professional Loan</b>	10.98%	11.73%	12.73%	-	BR+2.75% to BR+4.00%	
<b>Future Lease Loan</b>	10.98%	11.73%	12.73%	-	BR+2.75% to BR+4.00%	
<b>Retail Space Loan</b>	10.98%	11.73%	12.73%	-	BR+2.75% to BR+4.00%	
<b>Loan against consumable goods</b>	10.98%	11.73%	12.73%	-	BR+2.75% to BR+4.00%	
<b>Loan against Pension</b>	10.48%	11.23%	-	-	BR+2.25% to BR+4.00%	
<b>Advance against Life Insurance Policy</b>	10.98%	11.73%	12.73%	-	BR+2.75% to BR+4.00%	
<b>Agro Loan</b>	10.23%	10.98%	11.98%	-	BR+2.00% to BR+4.00%	
<b>Deprived Sector (Others)</b>	10.98%	11.73%	12.73%	-	BR+2.75% to BR+4.00%	

- For “Others”:

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

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

<b>FIXED INTEREST RATES (in %)</b>			
<b>PERIOD</b>			
<b>Upto 3 years</b>	<b>Upto 5 years</b>	<b>Upto 10 years</b>	<b>Above 10 years</b>
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:**

<b>S. No.</b>	<b>Score Band (in %)</b>	<b>Rating Grades</b>	<b>Corporate, SMEs &amp; others (Rated accounts)</b>
1	Above 80.00	AAA	BR+1.25%
	Above 77.50 up to 80.00	AA +	BR+1.50%
	Above 72.50 up to 77.50	AA	BR+1.75%
2	Above 70.00 up to 72.50	AA -	BR+2.00%
	Above 67.50 up to 70.00	A +	BR+2.25%
	Above 62.50 up to 67.50	A	BR+2.50%
3	Above 60.00 up to 62.50	A -	BR+2.75%
	Above 57.50 up to 60.00	BB +	BR+3.25%
	Above 52.50 up to 57.50	BB	BR+3.50%
4	Above 50.00 up to 52.50	BB -	BR+3.75%
	Above 47.50 up to 50.00	B +	BR+4.25%
	Above 42.50 up to 47.50	B	BR+4.50%
5	Above 40.00 up to 42.50	B -	BR+4.75%
	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
<b>WC-OD/ STL/ DL/ TR</b>	BR+1.25% to BR+5.00%
<b>Term Loan (below 3 years)</b>	BR+1.25% to BR+5.00%
<b>Term Loan (3 years &amp; above)</b>	BR+1.75% to BR+5.00%
<b>Margin Lending</b>	BR+2.75% to BR+5.00%
<b>Hire Purchase</b>	BR+2.50% to BR+5.00%
<b>Vehicle Loan</b>	BR+2.50% to BR+5.00%
<b>Housing Loan (upto 1 cr.)</b>	BR+2.00% to BR+5.00%
<b>Housing Loan (above 1 cr.)</b>	BR+2.50% to BR+5.00%
<b>Education Loan</b>	BR+2.75% to BR+4.00%
<b>Flexi Loan-Overdraft (below Rs. 50 lacs)</b>	BR+3.25% to BR+5.00%
<b>Flexi Loan-Overdraft (Rs. 50 lacs and above)</b>	BR+3.75% to BR+5.00%
<b>Flexi Loan-TL</b>	BR+4.00% to BR+5.00%
<b>USD denominated FCY loan</b>	Linked with LIBOR as per tenure of facility subject to premium/ discount applicable
<b>FCY Loan against Sight LC</b>	6 months LIBOR+1.25%
<b>Loan against liquid assets (FDR, Govt. Bond/National Saving Bond)</b>	2% above coupon rate
<b>Deprived Sector (MFI &amp; NBFC)</b>	BR+2.25% to BR+4.00%
<b>Deprived Sector (Others)</b>	BR+2.75% to BR+4.00%
<b>Loan against consumable goods</b>	BR+2.75% to BR+4.00%
<b>Professional Loan</b>	BR+2.75% to BR+4.00%
<b>Future Lease Loan</b>	BR+2.75% to BR+4.00%
<b>Retail Space Loan</b>	BR+2.75% to BR+4.00%
<b>Agro Loan</b>	BR+2.00% to BR+4.00%
<b>Loan against Pension</b>	BR+2.25% to BR+4.00%
<b>Retail Loans under Tie Up Arrangement</b>	As per Tie Up Arrangement subject to minimum Base Rate
<b>Advance against Life Insurance Policy</b>	BR+2.75% to BR+4.00%
<b>Finance against Salary to Confirmed Permanent Staff</b>	BR+3.00% to BR+4.00%
<b>Finance against Salary to Confirmed Permanent Staff under Tie Up Arrangement</b>	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%
2	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%
6	Above 40.00 up to 42.50	B -	BR+4.75%
7	Above 30.00 up to 40.00	C	BR+5.00%
	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
<b>WC-OD/ STL/ DL/ TR ( Rs. 5 cr. and above)</b>	BR+2.00% to BR+6.00%
<b>WC-OD/ STL/ DL/ TR (above Rs. 1 crore and below Rs. 5 cr.)</b>	BR+2.25% to BR+6.00%
<b>WC-OD/ STL/ DL/ TR (upto 1 cr.)</b>	BR+2.50% to BR+6.00%
<b>Term Loan (below 3 years)</b>	BR+2.00% to BR+6.00%
<b>Term Loan (3 years &amp; above)</b>	BR+2.50% to BR+6.00%
<b>Margin Lending</b>	BR+2.75% to BR+6.00%
<b>Hire Purchase</b>	BR+2.50% to BR+6.00%
<b>Vehicle Loan</b>	BR+2.50% to BR+6.00%
<b>Housing Loan (upto 1 cr.)</b>	BR+2.00% to BR+5.50%
<b>Housing Loan (above 1 cr.)</b>	BR+2.50% to BR+5.50%
<b>Education Loan</b>	BR+2.75% to BR+6.00%
<b>Flexi Loan-Overdraft (below Rs. 50 lacs)</b>	BR+3.25% to BR+6.00%
<b>Flexi Loan-Overdraft (Rs. 50 lacs and above)</b>	BR+3.75% to BR+6.00%
<b>Flexi Loan-TL (below Rs. 50 lacs)</b>	BR+4.25% to BR+6.00%
<b>Flexi Loan-TL(Rs. 50 lacs and above)</b>	BR+4.75% to BR+6.00%
<b>USD denominated FCY loan</b>	Linked with LIBOR as per tenure of facility subject to premium/ discount applicable
<b>FCY Loan against Sight LC</b>	6 months LIBOR+1.25%
<b>Loan against liquid assets (FDR, Govt. Bond/National Saving Bond)</b>	2% above coupon rate
<b>Deprived Sector (MFI &amp; NBFC)</b>	BR+2.25% to BR+6.00%
<b>Deprived Sector (Others)</b>	BR+2.75% to BR+6.00%
<b>Loan against consumable goods</b>	BR+2.75% to BR+6.00%
<b>Professional Loan</b>	BR+2.75% to BR+6.00%
<b>Future Lease Loan</b>	BR+2.75% to BR+6.00%
<b>Retail Space Loan</b>	BR+2.75% to BR+6.00%
<b>Agro Loan</b>	BR+2.00% to BR+6.00%
<b>Loan against Pension</b>	BR+2.25% to BR+6.00%
<b>Retail Loans under Tie Up Arrangement</b>	As per Tie Up Arrangement subject to minimum Base Rate
<b>Advance against Life Insurance Policy</b>	BR+2.75% to BR+6.00%
<b>Finance against Salary to Confirmed Permanent Staff</b>	BR+3.75% to BR+6.00%
<b>Finance against Salary to Confirmed Permanent Staff under Tie Up Arrangement</b>	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%

	Above 77.50 up to 80.00	AA +	BR+2.25%	BR+2.50%
2	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%
3	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%
4	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%
5	Above 40.00 up to 42.50	B -	BR+5.00%	BR+5.25%
6	<b>Above 30.00 up to 40.00</b>	<b>C</b>	<b>BR+6.00%</b>	<b>BR+6.00%</b>
7	<b>30.00 and below</b>	<b>D</b>	<b>BR+6.00%</b>	<b>BR+6.00%</b>

- 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**

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

<b>S.No.</b>	<b>Score Band (in %)</b>	<b>Rating Grades</b>	<b>Corporate</b>	<b>SMEs &amp; others</b>
			<b>(Rs. 5 cr. &amp; above)</b>	<b>(above Rs. 1 cr. but below Rs. 5 cr.)</b>
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%
6	Above 40.00 up to 42.50	B -	BR+5.00%	BR+5.25%
7	Above 30.00 up to 40.00	C	BR+6.00%	BR+6.25%
	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%
	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%
2	Above 70.00 up to 72.50	AA -	BR+2.00%	BR+2.25%

	Above 67.50 up to 70.00	A +	BR+2.25%	BR+2.50%
	Above 62.50 up to 67.50	A	BR+2.50%	BR+2.75%
3	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%
6	Above 40.00 up to 42.50	B -	BR+4.25%	BR+4.50%
7	Above 30.00 up to 40.00	C	BR+5.25%	BR+5.50%
	30.00 and below	D	BR+6.25%	BR+6.50%

- 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.