Interest Rates on Advances effective from 17-11-2023

A. For Individual Borrower availing Term Loan

		Fixed Interest R	ate	FLOATING
CREDIT FACILITIES	Repayment	Repayment	Repayment	INTEREST BAND (if
	up to 7	up to 10	period above 10	opted by the borrower)
	Years	Years	Years	
Housing Loan (up to 1 cr.)	12.50%	13.50%	14.50%	Base Rate + up to 3.50%
Housing Loan (above 1 cr.)	13.00%	14.00%	14.75%	Base Rate + up to 3.50%
Hire Purchase	13.00%	14.00%		Base Rate + up to 3.50%
Vehicle Loan	13.00%	14.00%		Base Rate + up to 3.50%
Education Loan	13.00%	14.00%		Base Rate + up to 3.50%
Flexi Loan	14.50%	14.75%		Base Rate + up to 3.50%
Professional Loan	13.00%	14.00%		Base Rate + up to 3.50%
Future Lease Loan	13.00%	14.00%		Base Rate + up to 3.50%
Retail Space Loan	13.00%	14.00%		Base Rate + up to 3.50%
Loan against consumable goods	13.00%	14.00%		Base Rate + up to 3.50%
Loan against Pension	12.50%	13.50%		Base Rate + up to 3.50%
Advance against Life	13.00%	14.00%		Base Rate + up to 3.50%
Insurance Policy				
Agro Loan	12.50%	13.50%		Base Rate + up to 3.50%
Deprived Sector	13.00%	14.00%		Base Rate + up to 3.50%

CREDIT FACILITIES	Fixe	ed Interest rates	FLOATING INTEREST	
		Repayment Per	BAND (if opted by the	
	Up to 5	Up to 10	Above 10	borrower)
	Years	Years	years	
WC-CC/ STL/ DL/ TR				Base Rate + up to 3.50%
Term Loan	12.50%	13.50%	14.50%	Base Rate + up to 3.50%
Hire Purchase	13.00%	14.00%	14.50%	Base Rate + up to 3.50%
Vehicle Loan	13.00%	14.00%	14.50%	Base Rate + up to 3.50%
Flexi Loan-TL	13.00%	14.00%	14.50%	Base Rate + up to 3.50%
Flexi Loan-Overdraft (below Rs.				Base Rate + up to 3.50%
50 Lacs)				
Flexi Loan-Overdraft (Rs. 50				Base Rate + up to 3.50%
Lacs and above)				
Margin Lending				Base Rate + up to 3.50%
USD denominated FCY loan				Base Rate + up to 3.50%
Loan against liquid assets (FDR,	Up to 2% a	bove coupon rate	e however not b	elow Base Rate
Govt. Bond/ National Saving				
Bond)				
Deprived Sector (Others)	12.50%	13.50%	14.50%	Base Rate + up to 3.50%
Future Lease Loan	12.50%	13.50%	14.50%	Base Rate + up to 3.50%
Retail Space Loan	12.50%	13.50%	14.50%	Base Rate + up to 3.50%
Agro Loan	12.50%	13.50%	14.50%	Base Rate + up to 3.50%

[•] 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.

- Interest rates on consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.
- The difference of interest rates shall not be more than 2 % in the same nature loans.

Interest Rates on Advances effective from 18-10-2023

B. For Individual Borrower availing Term Loan

		Fixed Interest I	Rate	FLOATING
CREDIT FACILITIES	Repayment	Repayment	Repayment	INTEREST BAND (if
	up to 7	up to 10	period above 10	opted by the borrower)
	Years	Years	Years	
Housing Loan (up to 1 cr.)	12.50%	13.50%	14.50%	Base Rate + up to 4.00%
Housing Loan (above 1 cr.)	13.00%	14.00%	14.75%	Base Rate + up to 4.00%
Hire Purchase	13.00%	14.00%		Base Rate + up to 4.00%
Vehicle Loan	13.00%	14.00%		Base Rate + up to 4.00%
Education Loan	13.00%	14.00%		Base Rate + up to 4.00%
Flexi Loan	14.50%	14.75%		Base Rate + up to 4.00%
Professional Loan	13.00%	14.00%		Base Rate + up to 4.00%
Future Lease Loan	13.00%	14.00%		Base Rate + up to 4.00%
Retail Space Loan	13.00%	14.00%		Base Rate + up to 4.00%
Loan against consumable goods	13.00%	14.00%		Base Rate + up to 4.00%
Loan against Pension	12.50%	13.50%		Base Rate + up to 4.00%
Advance against Life	13.00%	14.00%		Base Rate + up to 4.00%
Insurance Policy				
Agro Loan	12.50%	13.50%		Base Rate + up to 4.00%
Deprived Sector	13.00%	14.00%		Base Rate + up to 4.00%

CREDIT FACILITIES	Fixed	Interest rates (FLOATING INTEREST	
	R	Repayment Perio	BAND (if opted by the	
	Up to 5	Up to 10	Above 10	borrower)
	Years	Years	years	
WC-CC/ STL/ DL/ TR				Base Rate + up to 4.00%
Term Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.00%
Hire Purchase	13.00%	14.00%	14.50%	Base Rate + up to 4.00%
Vehicle Loan	13.00%	14.00%	14.50%	Base Rate + up to 4.00%
Flexi Loan-TL	13.00%	14.00%	14.50%	Base Rate + up to 4.00%
Flexi Loan-Overdraft (below				Base Rate + up to 4.00%
Rs. 50 Lacs)				
Flexi Loan-Overdraft (Rs. 50				Base Rate + up to 4.00%
Lacs and above)				
Margin Lending				Base Rate + up to 4.00%
USD denominated FCY loan				Base Rate + up to 4.00%
Loan against liquid assets	Up to 2% above	ve coupon rate h	owever not belo	w Base Rate
(FDR, Govt. Bond/ National				
Saving Bond)				
Deprived Sector (Others)	12.50%	13.50%	14.50%	Base Rate + up to 4.00%
Future Lease Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.00%
Retail Space Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.00%
Agro Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.00%

[•] 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 consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.
- The difference of interest rates shall not be more than 2 % in the same nature loans.

Interest Rates on Advances effective from 15-03-2023

C. For Individual Borrower availing Term Loan

		Fixed Interest R	ate	FLOATING
CREDIT FACILITIES	Repayment up to 7	Repayment up to 10	Repayment period above 10	INTEREST BAND (if opted by the borrower)
	Years	Years	Years	D D
Housing Loan (up to 1 cr.)	12.50%	13.50%	14.50%	Base Rate + up to 4.50%
Housing Loan (above 1 cr.)	13.00%	14.00%	14.75%	Base Rate + up to 4.50%
Hire Purchase	13.00%	14.00%		Base Rate + up to 4.50%
Vehicle Loan	13.00%	14.00%		Base Rate + up to 4.50%
Education Loan	13.00%	14.00%		Base Rate + up to 4.50%
Flexi Loan	14.50%	14.75%		Base Rate + up to 4.50%
Professional Loan	13.00%	14.00%		Base Rate + up to 4.50%
Future Lease Loan	13.00%	14.00%		Base Rate + up to 4.50%
Retail Space Loan	13.00%	14.00%		Base Rate + up to 4.50%
Loan against consumable goods	13.00%	14.00%		Base Rate + up to 4.50%
Loan against Pension	12.50%	13.50%		Base Rate + up to 4.50%
Advance against Life	13.00%	14.00%		Base Rate + up to 4.50%
Insurance Policy				
Agro Loan	12.50%	13.50%		Base Rate + up to 4.50%
Deprived Sector	13.00%	14.00%		Base Rate + up to 4.50%

B. For Others:

CREDIT FACILITIES	Fixed	Interest rates (FLOATING INTEREST	
	R	Repayment Perio	BAND (if opted by the	
	Up to 5	Up to 10	Above 10	borrower)
	Years	Years	years	
WC-CC/ STL/ DL/ TR				Base Rate + up to 4.50%
Term Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.50%
Hire Purchase	13.00%	14.00%	14.50%	Base Rate + up to 4.50%
Vehicle Loan	13.00%	14.00%	14.50%	Base Rate + up to 4.50%
Flexi Loan-TL	13.00%	14.00%	14.50%	Base Rate + up to 4.50%
Flexi Loan-Overdraft				Base Rate + up to 4.50%
Margin Lending				Base Rate + up to 4.50%
USD denominated FCY loan				Base Rate + up to 4.50%
Loan against liquid assets	Up to 3% above	ve coupon rate		
(FDR, Govt. Bond/ National				
Saving Bond)				
Deprived Sector (Others)	12.50%	13.50%	14.50%	Base Rate + up to 4.50%
Future Lease Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.50%
Retail Space Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.50%
Agro Loan	12.50%	13.50%	14.50%	Base Rate + up to 4.50%

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.
 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.

Re: Interest Rates on Advances with effective from 13-02-2023 D. For Individual Borrower availing Term Loan

CREDIT FACILITIES				FLOATING INTEREST
	Repayment upto 7 Years	Repayment upto 10 Years	Repayment period above 10 Years	BAND (if opted by the borrower)
Housing Loan (upto 1	13.50%	14.50%	15.50%	Base Rate + up to 5.00%
cr.)				
Housing Loan (above 1	14.00%	15.00%	16.00%	Base Rate + up to 5.00%
cr.)				
Hire Purchase	14.00%	15.00%		Base Rate + up to 5.00%
Vehicle Loan	14.00%	15.00%		Base Rate + up to 5.00%
Education Loan	14.00%	15.00%		Base Rate + up to 5.00%
Flexi Loan	15.50%	16.00%		Base Rate + up to 5.00%
Professional Loan	14.00%	15.00%		Base Rate + up to 5.00%
Future Lease Loan	14.00%	15.00%		Base Rate + up to 5.00%
Retail Space Loan	14.00%	15.00%		Base Rate + up to 5.00%
Loan against				Base Rate + up to 5.00%
consumable goods	14.00%	15.00%		
Loan against Pension	13.50%	14.50%		Base Rate + up to 5.00%
Advance against Life				Base Rate + up to 5.00%
Insurance Policy	14.00%	15.00%		
Agro Loan	13.50%	14.50%		Base Rate + up to 5.00%
Deprived Sector	14.00%	15.00%		Base Rate + up to 5.00%

CREDIT FACILITIES						
	Repayment Per	· · · · · ·		FLOATING INTEREST BAND (if opted by the		
	Upto 5 Years	Upto 10	Above 10	borrower)		
	•	Years	years			
WC-OD/ STL/ DL/ TR			-	Base Rate + up to 5.00%		
Term Loan	13.50%	14.50%	15.50%	Base Rate + up to 5.00%		
Hire Purchase	14.00%	15.00%	16.00%	Base Rate + up to 5.00%		
Vehicle Loan	14.00%	15.00%	16.00%	Base Rate + up to 5.00%		
Flexi Loan-TL	14.00%	15.00%	16.00%	Base Rate + up to 5.00%		
Flexi Loan-Overdraft (below				Base Rate + up to 5.00%		
Rs. 50 Lacs)						
Flexi Loan-Overdraft (Rs. 50				Base Rate + up to 5.00%		
Lacs and above)						
Margin Lending				Base Rate + up to 5.00%		
USD denominated FCY loan				Base Rate + up to 5.00%		
Loan against liquid assets	Upto 3% above	coupon rate				
(FDR, Govt. Bond/ National						
Saving Bond)						
Deprived Sector (Others)	13.50%	14.50%	15.50%	Base Rate + up to 5.00%		
Future Lease Loan	13.50%	14.50%	15.50%	Base Rate + up to 5.00%		
Retail Space Loan	13.50%	14.50%	15.50%	Base Rate + up to 5.00%		
Agro Loan	13.50%	14.50%	15.50%	Base Rate + up to 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 consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.

Re: Interest Rates on Advances with effective from 17-11-2022

E. For Individual Borrower availing Term Loan

A. For Individual Borrower availing Term Loan							
CREDIT FACILITIES	Fixe	d Interest Rate	(In %)	FLOATING INTEREST			
	Repayment upto 7 Years	Repayment upto 10 Years	Repayment period above 10 Years	BAND (if opted by the borrower)			
Housing Loan (upto 1				Base Rate + up to 6.00%			
cr.)	13.50%	14.50%	15.50%				
Housing Loan (above 1				Base Rate + up to 6.00%			
cr.)	14.00%	15.00%	16.00%				
Hire Purchase	14.00%	15.00%		Base Rate + up to 6.00%			
Vehicle Loan	14.00%	15.00%		Base Rate + up to 6.00%			
Education Loan	14.00%	15.00%		Base Rate + up to 6.00%			
Flexi Loan	15.50%	16.00%		Base Rate + up to 6.00%			
Professional Loan	14.00%	15.00%		Base Rate + up to 6.00%			
Future Lease Loan	14.00%	15.00%		Base Rate + up to 6.00%			
Retail Space Loan	14.00%	15.00%		Base Rate + up to 6.00%			
Loan against				Base Rate + up to 6.00%			
consumable goods	14.00%	15.00%		_			
Loan against Pension	13.50%	14.50%		Base Rate + up to 6.00%			
Advance against Life				Base Rate + up to 6.00%			
Insurance Policy	14.00%	15.00%					
Agro Loan	13.50%	14.50%		Base Rate + up to 6.00%			
Deprived Sector	14.00%	15.00%		Base Rate + up to 6.00%			

CREDIT FACILITIES	Fixed Interest r	rates (In %)	FLOATING	
	Repayment Per	iod		INTEREST BAND (if
	Upto 5 Years	Upto 10	Above 10	opted by the borrower)
		Years	years	
WC-OD/ STL/ DL/ TR				Base Rate + up to 6.00%
Term Loan	13.50%	14.50%	15.50%	Base Rate + up to 6.00%
Hire Purchase	14.00%	15.00%	16.00%	Base Rate + up to 6.00%
Vehicle Loan	14.00%	15.00%	16.00%	Base Rate + up to 6.00%
Flexi Loan-TL	14.00%	15.00%	16.00%	Base Rate + up to 6.00%
Flexi Loan-Overdraft (below				Base Rate + up to 6.00%
Rs. 50 Lacs)				
Flexi Loan-Overdraft (Rs. 50				Base Rate + up to 6.00%
Lacs and above)				
Margin Lending				Base Rate + up to 6.00%
USD denominated FCY loan				Base Rate + up to 6.00%
Loan against liquid assets	Upto 3% above	coupon rate		
(FDR, Govt. Bond/ National				
Saving Bond)				
Deprived Sector (Others)	13.50%	14.50%	15.50%	Base Rate + up to 6.00%
Future Lease Loan	13.50%	14.50%	15.50%	Base Rate + up to 6.00%
Retail Space Loan	13.50%	14.50%	15.50%	Base Rate + up to 6.00%
Agro Loan	13.50%	14.50%	15.50%	Base Rate + up to 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 consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.

Re: Interest Rates on Advances with effective from 17-08-2022

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

CREDIT FACILITIES	Fixed	Interest rates	(In %)	FLOATING
	Repayment	Repayment	Repayment	INTEREST BAND (if
	upto 7	upto 10	period above	opted by the borrower)
	Years	Years	10 Years	
Housing Loan (upto 1 cr.)	13.33%	13.33%	14.33%	Base Rate + up to 7.00%
Housing Loan (above 1 cr.)	12.83%	13.83%	14.83%	Base Rate + up to 7.00%
Hire Purchase	12.83%	13.83%	-	Base Rate + up to 7.00%
Vehicle Loan	12.83%	13.83%	-	Base Rate + up to 7.00%
Education Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Flexi Loan	14.33%	15.33%	-	Base Rate + up to 7.00%
Professional Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Future Lease Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Retail Space Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Loan against consumable goods	13.08%	14.08%	-	Base Rate + up to 7.00%
Loan against Pension	12.58%	13.58%	-	Base Rate + up to 7.00%
Advance against Life Insurance				Base Rate + up to 7.00%
Policy	13.08%	14.08%	-	
Agro Loan	12.33%	13.33%	-	Base Rate + up to 7.00%
Deprived Sector	13.08%	14.08%	-	Base Rate + up to 7.00%

G. For Others:

CREDIT FACILITIES	Fixed Intere	est rates (In %	FLOATING	
	Repayment	Period	INTEREST BAND (if	
	Upto 5	Upto 10	Above 10	opted by the borrower)
	Years	Years	years	
WC-OD/ STL/ DL/ TR				Base Rate + up to 7.00%
Term Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Hire Purchase	13.00%	14.00%	15.00%	Base Rate + up to 7.00%
Vehicle Loan	13.00%	14.00%	15.00%	Base Rate + up to 7.00%
Flexi Loan-TL	13.00%	14.00%	15.00%	Base Rate + up to 7.00%
Flexi Loan-Overdraft (below Rs. 50				Base Rate + up to 7.00%
Lacs)				
Flexi Loan-Overdraft (Rs. 50 Lacs				Base Rate + up to 7.00%
and above)				
Margin Lending				Base Rate + up to 7.00%
USD denominated FCY loan				Base Rate + up to 7.00%
Loan against liquid assets (FDR,	Upto 3% abo	ove coupon rat	e	
Govt. Bond/ National Saving Bond)				
Deprived Sector (MFI & NBFC)	12.00%	13.00%	14.00%	Base Rate + up to 7.00%
Deprived Sector (Others)	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Future Lease Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Retail Space Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Agro Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%

• 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 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 effective from 13-02-2022

H. For Individual Borrower availing Term Loan

CREDIT FACILITIES	Fixed	l Interest rates	FLOATING INTEREST	
	Repayment	Repayment	Repayment	BAND (if opted by the
	upto 7	upto 10	period above	borrower)
	Years	Years	10 Years	
Housing Loan (upto 1 cr.)	12.33%	13.33%	14.33%	Base Rate + up to 7.00%
Housing Loan (above 1 cr.)	12.83%	13.83%	14.83%	Base Rate + up to 7.00%
Hire Purchase	12.83%	13.83%	-	Base Rate + up to 7.00%
Vehicle Loan	12.83%	13.83%	-	Base Rate + up to 7.00%
Education Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Flexi Loan	14.33%	15.33%	-	Base Rate + up to 7.00%
Professional Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Future Lease Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Retail Space Loan	13.08%	14.08%	-	Base Rate + up to 7.00%
Loan against consumable goods	13.08%	14.08%	-	Base Rate + up to 7.00%
Loan against Pension	12.58%	13.58%	-	Base Rate + up to 7.00%
Advance against Life Insurance				Base Rate + up to 7.00%
Policy	13.08%	14.08%	-	
Agro Loan	12.33%	13.33%	-	Base Rate + up to 7.00%
Deprived Sector	13.08%	14.08%	-	Base Rate + up to 7.00%

I. For Others

CREDIT FACILITIES	Fixed Interest rates (In %)			FLOATING
	Rej	payment Peri	INTEREST BAND (if	
	Upto 5 Years	Upto 10	Above 10	opted by the borrower)
		Years	years	
WC-OD/ STL/ DL/ TR				Base Rate + up to 7.00%
Term Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Hire Purchase	13.00%	14.00%	15.00%	Base Rate + up to 7.00%
Vehicle Loan	13.00%	14.00%	15.00%	Base Rate + up to 7.00%
Flexi Loan-TL	13.00%	14.00%	15.00%	Base Rate + up to 7.00%
Flexi Loan-Overdraft (below				Base Rate + up to 7.00%
Rs. 50 Lacs)				
Flexi Loan-Overdraft (Rs. 50				Base Rate + up to 7.00%
Lacs and above)				
Margin Lending				Base Rate + up to 7.00%
USD denominated FCY loan				Base Rate + up to 7.00%
Loan against liquid assets	up to 3% above	coupon rate		
(FDR, Govt. Bond/ National				
Saving Bond)			_	
Deprived Sector (MFI)	12.00%	13.00%	14.00%	Base Rate + up to 7.00%
Deprived Sector (Others)	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Future Lease Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Retail Space Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%
Agro Loan	12.50%	13.50%	14.50%	Base Rate + up to 7.00%

• 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 consortium loans shall be as per consortium decision.
- Penal Interest@2.00% shall be applied in irregular/watch-list/ NPA account.

Interest Rates on Advances with effective from 17-09-2021

J. For Individual Borrower availing Term Loan

CREDIT FACILITIES	Fixed Interest rates (In %)			
	Re	Repayment Period		
		Repayment	Repayment	FLOATING INTEREST
	Repayment	upto 10	period above	BAND (if opted by the
	upto 7 Years	Years	10 Years	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%

K. For Others

CREDIT FACILITIES	Fixed Interest rates (In %)		FLOATING INTEREST	
	Repayment Period		BAND (if opted by the	
	Upto 5	Upto 10	Above 10	borrower)
	Years	Years	years	
WC-OD/ STL/ DL/ TR				BR+1.25% to BR+5.00%
Term Loan	11.50%	12.50%	13.50%	BR+1.75% to BR+5.00%
Margin Lending	12.50%	13.50%	14.50%	BR+2.75% to BR+5.00%
Hire Purchase	12.00%	13.00%	14.00%	BR+2.50% to BR+5.00%
Vehicle Loan	12.00%	13.00%	14.00%	BR+2.50% to BR+5.00%
Flexi Loan-Overdraft (below Rs. 50				BR+3.25% to BR+5.00%
lacs)				
Flexi Loan-Overdraft (Rs. 50 lacs				BR+3.75% to BR+5.00%
and above)				
Flexi Loan-TL	12.00%	13.00%	14.00%	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			Months Libor +3.5	
Loan against liquid assets (FDR,		29	% above coupon i	rate
Govt. Bond/ National Saving Bond)				
Deprived Sector (MFI & NBFC)	11.00%	12.00%	13.00%	BR+2.25% to BR+4.00%
Deprived Sector (Others)	11.50%	12.50%	13.50%	BR+2.75% to BR+4.00%
Future Lease Loan	11.50%	12.50%	13.50%	BR+2.75% to BR+4.00%
Retail Space Loan	11.50%	12.50%	13.50%	BR+2.75% to BR+4.00%
Agro Loan	11.50%	12.50%	13.50%	BR+2.00% to BR+4.00%

• 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 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 31-07-2021

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

		Repayment	Repayment	FLOATING INTEREST
	Repayment	upto 10	period above	BAND (if opted by the
CREDIT FACILITIES	upto 7 Years	Years	10 Years	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%

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

municipality and the interest of interest and the interest and interest and the interest an				
FIXED INTEREST RATES (in %)				
PERIOD				
Upto 7 years	Upto 10 years	Above 10 years		
applicable floating	applicable floating rate +3.00%	applicable floating rate+4.00% (risk		
rate+2.00% (risk premium)	(risk premium)	premium)		

FLOATING INTEREST BAND
BR+1.25% to BR+5.00%
BR+1.25% to BR+5.00%
BR+1.75% to BR+5.00%
BR+2.75% to BR+5.00%
BR+2.50% to BR+5.00%
BR+2.50% to BR+5.00%
BR+3.25% to BR+5.00%
BR+3.75% to BR+5.00%
BR+4.00% to BR+5.00%
Linked with LIBOR as per tenure of facility
subject to premium/ discount applicable
6 months LIBOR+2.75%
2% above coupon rate
BR+2.25% to BR+4.00%
BR+2.75% to BR+4.00%
BR+2.75% to BR+4.00%
BR+2.75% to BR+4.00%

Agro Loan	BR+2.00% to BR+4.00%

^{*}subject to Internal Risk Rating

<u>Further Borrowers other than individual can also opt for the fixed rates for Term Loans with</u> 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	applicable floating rate	applicable floating rate	applicable floating	
+ 1.25% (risk premium)	+2.00% (risk premium)	+3.00% (risk premium)	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.

- 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 F	RATES (in %)	
	RF	EPAYMENT I	PERIOD	
	Upto 7	Upto 10	Above 10	FLOATING INTEREST BAND
	Years	years	years	(if opted by the borrower)
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%	ı	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%	ı	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 A	arrangement

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

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

D. I of Company	
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%
	Linked with LIBOR as per tenure of facility
USD denominated FCY loan	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

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

repayment period above	1 year as anacr.				
FIXED INTEREST RATES (in %)					
PERIOD					
Upto 3 years Upto 5 years Upto 10 years Above 10 years					
applicable floating rate	applicable floating rate	applicable floating rate	applicable floating		
+ 1.25% (risk premium)	+2.00% (risk premium)	+3.00% (risk premium)	rate+4.00% (risk premium)		

C. Rating and applicable rates:

S.	Score Band	Rating	Corporate, SMEs & others
No.	(in %)	Grades	(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	В	BR+4.50%
5	Above 40.00 up to 42.50	В -	BR+4.75%
6	Above 30.00 up to 40.00	С	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 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 %)				
		REPAYMENT PERIOD			FLOATING INTEREST
	Upto 3	Upto 5	Upto 10	Above 10	BAND (if opted by the
	years	years	years	years	borrower)
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%	ı	BR+2.50% to BR+5.00%
Vehicle Loan	10.32%	11.07%	12.07%	ı	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					BR+2.75% to BR+4.00%
goods	10.57%	11.32%	12.32%	-	
Loan against Pension	10.07%	10.82%	ı	ı	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%	1	BR+2.00% to BR+4.00%
Deprived Sector (Others)	10.57%	11.32%	12.32%	-	BR+2.75% to BR+4.00%

• <u>For "Others":</u>

Tor 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%
	Linked with LIBOR as per tenure of facility
USD denominated FCY loan	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	As per Tie Up Arrangement

Permanent Staff under Tie Up Arrangement

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

FIXED INTEREST RATES (in %)					
PERIOD					
Upto 3 years Upto 5 years Upto 10 years Above 10 years					
applicable floating	applicable floating	applicable floating	applicable floating		
rate+0.75% (risk	rate +1.50% (risk	rate +2.50% (risk	rate+4.00% (risk		
premium)	premium)	premium)	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	В	BR+4.50%
5	Above 40.00 up to 42.50	В -	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 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.

^{*}subject to Internal Risk Rating

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

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

For individual borrower availing Term Loan (repayment period above T year)					
CREDIT FACILITIES	FIXE) INTERI			
					FLOATING INTEREST
					BAND (if opted by the
	REPAYMENT PERIOD				borrower)
	Upto 3	Upto 5	Upto 10	Above 10	
	years	years	years	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%	1	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%	1	BR+2.75% to BR+4.00%
Loan against consumable					BR+2.75% to BR+4.00%
goods	10.98%	11.73%	12.73%	1	
Loan against Pension	10.48%	11.23%	-	ı	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%	ı	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":

roi 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%
	Linked with LIBOR as per tenure of facility
USD denominated FCY loan	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	BR+3.00% to BR+4.00%

Permanent Staff	
Finance against Salary to Confirme	d
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	
applicable floating	applicable floating rate	applicable floating rate	rate+4.00% (risk	
rate+0.75% (risk premium)	+1.50% (risk premium)	+2.50% (risk premium)	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	В	BR+4.50%
5	Above 40.00 up to 42.50	В -	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
OSD denominated FC1 loan	subject to premium/ discount applicable
FCY Loan against Sight LC	6 months LIBOR+1.25%
Loan against liquid assets (FDR, Govt. Bond/National	2% above coupon rate
Saving Bond)	•
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%
	As per Tie Up Arrangement subject to minimum
Retail Loans under Tie Up Arrangement	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	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%
	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	В	BR+4.50%
5	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

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+2.50% to BR+6.00% Hire Purchase BR+2.50% to BR+6.00% Vehicle Loan BR+2.50% to BR+5.50% Housing Loan (upto 1 cr.) BR+2.50% 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+4.75% to BR+6.00% Flexi Loan-TL (below Rs. 50 lacs) BR+4.75% to BR+6.00% Inked 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+2.75% to BR+6.00%	Credit Facilities	ROI
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+2.00% 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+5.00% to BR+5.50% Housing Loan (upto 1 cr.) BR+2.00% to BR+5.50% Housing Loan (above 1 cr.) BR+2.75% to BR+6.00% 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 (below Rs. 50 lacs) BR+4.25% to BR+6.00% Flexi Loan-TL (Br. 50 lacs and above) BR+4.25% to BR+6.00% Flexi Loan-TL (below Rs. 50 lacs and above) BR+4.25% to BR+6.00% Flexi Loan-TL (below Rs. 50 lacs and above) BR+2.75% to BR+6.00% Flexi Loan-TL (Br. 50 lacs and above) BR+2.75% to BR+6.00% Bond) BR+2.75% to BR+6.00% Br. 2.75% to BR+6.00%	WC-OD/ STL/ DL/ TR (Rs. 5 cr. and above)	BR+2.00% 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+2.50% to BR+5.50% Housing Loan (above 1 cr.) BR+2.50% to BR+5.50% Education Loan BR+2.55% 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+4.25% to BR+6.00% Elexi Loan-TL (Rs. 50 lacs and above) BR+4.25% to BR+6.00% Elexi Loan against Eight LC 6 months LIBOR as per tenure of facility subject to premium/ discount applicable FCY 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% <t< th=""><th></th><th>BR+2.25% to BR+6.00%</th></t<>		BR+2.25% 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+2.50% to BR+5.50% Housing Loan (above 1 cr.) BR+2.50% to BR+5.50% Education Loan BR+2.55% 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+4.25% to BR+6.00% Elexi Loan-TL (Rs. 50 lacs and above) BR+4.25% to BR+6.00% Elexi Loan against Eight LC 6 months LIBOR as per tenure of facility subject to premium/ discount applicable FCY 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% <t< th=""><th>WC-OD/ STL/ DL/ TR (upto 1 cr.)</th><th>BR+2.50% to BR+6.00%</th></t<>	WC-OD/ STL/ DL/ TR (upto 1 cr.)	BR+2.50% to BR+6.00%
Margin LendingBR+2.75% to BR+6.00%Hire PurchaseBR+2.50% to BR+6.00%Vehicle LoanBR+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 LoanBR+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%Flexi Loan-TL(Rs. 50 lacs and above)Linked with LIBOR as per tenure of facility subject to premium/ discount applicableFCY Loan against Sight LC6 months LIBOR+1.25%Loan against liquid assets (FDR, Govt. Bond/National Saving Bond)2% above coupon rateDeprived Sector (MFI & NBFC)BR+2.25% to BR+6.00%Deprived Sector (Others)BR+2.75% to BR+6.00%Loan against consumable goodsBR+2.75% to BR+6.00%Professional LoanBR+2.75% to BR+6.00%Future Lease LoanBR+2.75% to BR+6.00%Retail Space LoanBR+2.75% to BR+6.00%Agro LoanBR+2.25% to BR+6.00%Loan against PensionBR+2.25% to BR+6.00%As per Tie Up Arrangement	Term Loan (below 3 years)	BR+2.00% to BR+6.00%
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Vehicle LoanBR+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 LoanBR+2.75% to BR+6.00%Flexi Loan-Overdraft (below Rs. 50 lacs)BR+3.25% to BR+6.00%Flexi Loan-TL (below Rs. 50 lacs and above)BR+3.75% to BR+6.00%Flexi Loan-TL (Rs. 50 lacs and above)BR+4.25% to BR+6.00%Flexi Loan-TL(Rs. 50 lacs and above)BR+4.75% to BR+6.00%Linked with LIBOR as per tenure of facility subject to premium/ discount applicableFCY Loan against Sight LC6 months LIBOR+1.25%Loan against liquid assets (FDR, Govt. Bond/National Saving Bond)2% above coupon rateDeprived Sector (MFI & NBFC)BR+2.25% to BR+6.00%Deprived Sector (Others)BR+2.75% to BR+6.00%Loan against consumable goodsBR+2.75% to BR+6.00%Professional LoanBR+2.75% to BR+6.00%Retail Space LoanBR+2.75% to BR+6.00%Agro LoanBR+2.75% to BR+6.00%Loan against PensionBR+2.25% to BR+6.00%As per Tie Up Arrangement		BR+2.75% to BR+6.00%
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BR+2.50% to BR+5.50%		BR+2.50% to BR+6.00%
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% Flexi Loan-TL(Rs. 50 lacs and above) BR+4.75% to BR+6.00% 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% Loan against Pension BR+2.25% to BR+6.00% As per Tie Up Arrangement	Housing Loan (upto 1 cr.)	BR+2.00% to BR+5.50%
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Flexi Loan-Overdraft (Rs. 50 lacs and above) Flexi Loan-TL (below Rs. 50 lacs) Flexi Loan-TL(Rs. 50 lacs and above) BR+4.25% to BR+6.00% BR+4.75% to BR+6.00% Linked with LIBOR as per tenure of facility subject to premium/ discount applicable FCY Loan against Sight LC Loan against liquid assets (FDR, Govt. Bond/National Saving Bond) Deprived Sector (MFI & NBFC) Deprived Sector (Others) BR+2.25% 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+2.75% to BR+6.00% BR+2.25% to BR+6.00% Agro Loan BR+2.25% to BR+6.00% As per Tie Up Arrangement		
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BR+4.75% to BR+6.00% Linked with LIBOR as per tenure of facility subject to premium/discount applicable		
USD denominated FCY loan Linked with LIBOR as per tenure of facility subject to premium/discount applicable FCY Loan against Sight LC Loan against liquid assets (FDR, Govt. Bond/National Saving Bond) Deprived Sector (MFI & NBFC) Deprived Sector (Others) Loan against consumable goods Professional Loan Future Lease Loan Retail Space Loan BR+2.75% to BR+6.00% Agro Loan BR+2.25% to BR+6.00% As per Tie Up Arrangement		
USD denominated FCY loan of facility subject to premium/ discount applicable FCY Loan against Sight LC Loan against liquid assets (FDR, Govt. Bond/National Saving Bond) Deprived Sector (MFI & NBFC) Deprived Sector (Others) Loan against consumable goods Professional Loan Future Lease Loan Retail Space Loan Agro Loan BR+2.75% to BR+6.00% Agro Loan BR+2.75% to BR+6.00% BR+2.25% to BR+6.00% As per Tie Up Arrangement	Flexi Loan-TL(Rs. 50 lacs and above)	
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% Retail Space Loan BR+2.75% to BR+6.00% Agro Loan BR+2.25% to BR+6.00% Loan against Pension BR+2.25% to BR+6.00% As per Tie Up Arrangement		
FCY Loan against Sight LC Loan against liquid assets (FDR, Govt. Bond/National Saving Bond) Deprived Sector (MFI & NBFC) Deprived Sector (Others) Loan against consumable goods Professional Loan Future Lease Loan Retail Space Loan Agro Loan BR+2.75% to BR+6.00% Agro Loan BR+2.25% to BR+6.00% As per Tie Up Arrangement	USD denominated FCY loan	• • •
Loan against liquid assets (FDR, Govt. Bond/National Saving Bond)2% above coupon rateDeprived Sector (MFI & NBFC)BR+2.25% to BR+6.00%Deprived Sector (Others)BR+2.75% to BR+6.00%Loan against consumable goodsBR+2.75% to BR+6.00%Professional LoanBR+2.75% to BR+6.00%Future Lease LoanBR+2.75% to BR+6.00%Retail Space LoanBR+2.75% to BR+6.00%Agro LoanBR+2.00% to BR+6.00%Loan against PensionBR+2.25% to BR+6.00%As per Tie Up Arrangement		
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% As per Tie Up Arrangement		6 months LIBOR+1.25%
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% As per Tie Up Arrangement		2% above coupon rate
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% As per Tie Up Arrangement	Deprived Sector (MFI & NBFC)	BR+2.25% 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% As per Tie Up Arrangement	Deprived Sector (Others)	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% As per Tie Up Arrangement	Loan against consumable goods	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% As per Tie Up Arrangement	Professional Loan	
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Loan against PensionBR+2.25% to BR+6.00%As per Tie Up Arrangement	Retail Space Loan	BR+2.75% to BR+6.00%
As per Tie Up Arrangement		
	Loan against Pension	
Retail Loans under Tie Un Arrangement subject to minimum Race Rate		
	Retail Loans under 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 As per Tie Up Arrangement	•	
Up Arrangement subject to minimum Base Rate *subject to Internal Risk Rating		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. G. B. 14: 24)		Dating	Corporate	SMEs & others
No.	Score Band (in %) Rating Grades		(Rs. 5 cr. & above)	(above Rs. 1 cr. but
110.		Graues (K	(Rs. 3 Cl. & above)	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%
	Above 72.50 up to 77.50	AA	BR+2.50%	BR+2.75%
2	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%
	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%
	Above 47.50 up to 50.00	B +	BR+4.50%	BR+4.75%
	Above 42.50 up to 47.50	В	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+6.00%
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
OSD denominated FC F loan	subject to premium/ discount applicable
FCY Loan against Sight LC	USD saving ROI +max. 2%
Loan against liquid assets (FDR, Govt. Bond/National	2% above coupon rate
Saving Bond)	270 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	minimum Base Rate
*subject to Internal Pick Pating	

^{*}subject to Internal Risk Rating

ROI under Consortium Lending shall be as per Consortium Agreement

Rating and applicable rates:

1tutili,	and applicable rates.			
		Rating	Corporate	SMEs & others
S.No.	Score Band (in %)	Grades	(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%
	Above 72.50 up to 77.50	AA	BR+2.50%	BR+2.75%
2	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%
	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%

	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%
	Above 47.50 up to 50.00	B +	BR+4.50%	BR+4.75%
	Above 42.50 up to 47.50	В	BR+4.75%	BR+5.00%
5	Above 40.00 up to 42.50	В -	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%
	Linked with LIBOR as per tenure of
	facility subject to premium/discount
USD denominated FCY loan	applicable
Loan against liquid assets (FDR, Govt. Bond/National Saving	2% above coupon rate
Bond)	
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%
	As per Tie Up Arrangement subject to
Retail Loans under Tie Up Arrangement	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	minimum Base Rate
*aubicat to Internal Disk Dating	

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ROI under Consortium Lending shall be as per Consortium Agreement Rating and applicable rates:

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