

AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 03.01.2011

SBAR: 12.75 % w.e.f. 03.01.2011

DIRECT & INDIRECT FINANCE

I –WORKING CAPITAL

Rates applicable for Crop Loans/ Production Loans repayable on demand. I.,e. ACC, KCC, Agri Gold Loans etc.

Un- Rated Borrowers: For limits up to Rs.25 Lacs		Risk Rated Borrowers: for limits above Rs.25 Lacs	
<i>Size of credit limit</i>	Interest rate Effective from 21.10.2010	CRA Rating (New Model)	Interest rates effective from 21.10.2010
Up to Rs. 50,000/-	2.75% below SBAR i.e. 10.00% p.a.	SB 1 & SB2	0.25% below SBAR i.e. 12.50% p.a.
Above Rs.50,000/- and up to Rs. 2 lacs	1.75% below SBAR i.e. 11.00% p.a.	SB 3, to SB 5	1.00% above SBAR i.e. 13.75% p.a.
<i>Above Rs.2 lac but up to Rs.3 lac</i>	1.00% below SBAR i.e. 11.75% p.a.	SB 6 & SB7	1.75% above SBAR i.e. 14.50% p.a.
<i>Above Rs.3 lac but up to Rs.5 lac</i>	SBAR i.e. 12.75% p.a.	SB 8 to SB 16	2.00% above SBAR i.e. 14.75% p.a.
<i>Above Rs.5 lac but up to Rs.25 lac</i>	1.00% above SBAR i.e. 13.75% p.a.		
<p>Note : Crop loans/ Production loans up to Rs 3.00 lacs will be charged 7% p.a (fixed) as per Gol directives. It is subject to Gol providing 2% subvention to the Bank on such advances. Otherwise, as per Bank's norms.</p>		<p>Note: Interest on clean overdrafts for AGL segment will be the CC rate applicable for SB 8 to 16 rated borrowers.</p>	

AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE EFFECTIVE 03.01.2011**SBAR: 12.75 % w.e.f. 03.01.2011****DIRECT & INDIRECT FINANCE****II TERM LOANS**

Sanctioned & linked to SBMTLR prior to 1.1.2004 and to SBAR on or after 01.01.2004.

Un-Rated borrowers: For limits up to Rs.25 Lacs		Risk Rated borrowers: For limits above Rs.25 Lacs		
1. Rates applicable for Term Loans as repayable above 3 years and upto 5 years		1. Rates applicable for Term Loans as repayable above 3 years and upto 5 years		
Size of credit limit	Interest rate effective from 03.01.2011	CRA rating (Old Model)	CRA rating (New Model)	Interest rates w.e.f 03.01.2011
Up to Rs. 50,000/-	1.25% below SBAR i.e. 11.50 % p.a.	SBTL 1	SB 1 to SB 2	0.25% p.a. over SBAR i.e. 13.00 % p.a.
<i>Above Rs.50,000/- and up to Rs. 2 lacs</i>	0.25% below SBAR i.e. 12.50 % p.a.	SBTL 2	SB3 to SB 5	1.50% p.a. over SBAR i.e. 14.25 % p.a.
<i>Above Rs.2 lac but up to Rs.5 lac</i>	0.50% above SBAR i.e. 13.25 % p.a.	SBTL 3	SB 6 & SB 7	2.25% p.a. over SBAR i.e. 15.00 % p.a.
<i>Above Rs.5 lac but up to Rs.25 lac</i>	1.50% above SBAR i.e. 14.25 % p.a.	SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.50% p.a. over SBAR i.e. 15.25 % p.a.
2. Rates applicable for Term Loans as repayable in 1—3 years		2. Rates applicable for Term Loans as repayable in 1—3 years		
Size of credit limit	Interest rate effective from 03.01.2011	CRA rating (Old Model)	CRA rating (New Model)	Interest rates w.e.f 03.01.2011
Up to Rs. 50,000/-	1.75% below SBAR i.e. 11.00% p.a.	SBTL 1	SB 1 to SB 2	0.25% below SBAR i.e. 12.50% p.a.
<i>Above Rs.50,000/- and up to Rs. 2 lacs</i>	0.75% below SBAR i.e. 12.00% p.a.	SBTL 2	SB3 to SB 5	1.00% above SBAR i.e. 13.75% p.a.
<i>Above Rs.2 lac but up to Rs.5 lac</i>	SBAR i.e. 12.75 % p.a.	SBTL 3	SB 6 & SB 7	1.75% above SBAR i.e. 14.50% p.a.
<i>Above Rs.5 lac but up to Rs.25 lac</i>	1.00% above SBAR i.e. 13.75 % p.a.	SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.00% above SBAR i.e. 14.75% p.a.

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SBAR: 12.75 % w.e.f. 03.01.2011

DIRECT & INDIRECT FINANCE

II - TERM LOANS ABOVE 5 YEARS

Sanctioned & linked to SBAR on or after 01.10.2009.

Un-Rated borrowers: For limits up to Rs.25 Lacs	Risk Rated borrowers: For limits above Rs.25 Lacs																									
3. Rates applicable for Term Loans as repayable above 5 years	3. Rates applicable for Term Loans as repayable above 5 years																									
<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: center;"><i>Size of credit limit</i></th> <th style="text-align: center;">Interest rate effective from 03.01.2011</th> </tr> </thead> <tbody> <tr> <td data-bbox="224 956 522 1064">Up to Rs. 50,000/-</td> <td data-bbox="529 956 857 1064">1.00% below SBAR i.e. 11.75 % p.a.</td> </tr> <tr> <td data-bbox="224 1069 522 1177"><i>Above Rs.50,000/- and up to Rs. 2 lacs</i></td> <td data-bbox="529 1069 857 1177">SBAR i.e. 12.75 % p.a.</td> </tr> <tr> <td data-bbox="224 1182 522 1290"><i>Above Rs.2 lac but up to Rs.5 lac</i></td> <td data-bbox="529 1182 857 1290">0.75% above SBAR i.e. 13.50 % p.a.</td> </tr> <tr> <td data-bbox="224 1295 522 1403"><i>Above Rs.5 lac but up to Rs.25 lac</i></td> <td data-bbox="529 1295 857 1403">1.75% above SBAR i.e. 14.50 % p.a.</td> </tr> </tbody> </table>	<i>Size of credit limit</i>	Interest rate effective from 03.01.2011	Up to Rs. 50,000/-	1.00% below SBAR i.e. 11.75 % p.a.	<i>Above Rs.50,000/- and up to Rs. 2 lacs</i>	SBAR i.e. 12.75 % p.a.	<i>Above Rs.2 lac but up to Rs.5 lac</i>	0.75% above SBAR i.e. 13.50 % p.a.	<i>Above Rs.5 lac but up to Rs.25 lac</i>	1.75% above SBAR i.e. 14.50 % p.a.	<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: center;">CRA rating (Old Model)</th> <th style="text-align: center;">CRA rating (New Model)</th> <th style="text-align: center;">Interest rates w.e.f 03.01.2011</th> </tr> </thead> <tbody> <tr> <td data-bbox="863 956 1032 1150">SBTL 1</td> <td data-bbox="1039 956 1253 1150">SB 1 to SB 2</td> <td data-bbox="1260 956 1583 1150">0.50% p.a. over SBAR i.e. 13.25% p.a.</td> </tr> <tr> <td data-bbox="863 1155 1032 1284">SBTL 2</td> <td data-bbox="1039 1155 1253 1284">SB3 to SB 5</td> <td data-bbox="1260 1155 1583 1284">1.75% p.a. over SBAR i.e. 14.50 % p.a.</td> </tr> <tr> <td data-bbox="863 1290 1032 1419">SBTL 3</td> <td data-bbox="1039 1290 1253 1419">SB 6 & SB 7</td> <td data-bbox="1260 1290 1583 1419">2.50% p.a. over SBAR i.e. 15.25 % p.a.</td> </tr> <tr> <td data-bbox="863 1424 1032 1559">SBTL 4, 5, 6, 7 and 8</td> <td data-bbox="1039 1424 1253 1559">SB8 to SB 16</td> <td data-bbox="1260 1424 1583 1559">2.75% p.a. over SBAR i.e. 15.50 % p.a.</td> </tr> </tbody> </table>	CRA rating (Old Model)	CRA rating (New Model)	Interest rates w.e.f 03.01.2011	SBTL 1	SB 1 to SB 2	0.50% p.a. over SBAR i.e. 13.25% p.a.	SBTL 2	SB3 to SB 5	1.75% p.a. over SBAR i.e. 14.50 % p.a.	SBTL 3	SB 6 & SB 7	2.50% p.a. over SBAR i.e. 15.25 % p.a.	SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.75% p.a. over SBAR i.e. 15.50 % p.a.
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Category	Interest rates w.e.f 03.01.2011
Direct Loans up to Rs.2 lac to SHGs	1.75% below SBAR i.e 11.00% p.a
Direct loans above Rs.2 lacs to SHGs	0.75% below SBAR i.e 12.00% p.a

***For interest rate rate on Sahayog Niwas, please refer to interest rate structure as advised by Home Loan Department under Personal Banking Business Unit**

Notes:

(A) There may be some loans and advances in the books of the Bank, which are, **LINKED TO SBMTLR (prior to 01.01.2004)**,
Interest rates applicable will be as under :

- i) Term Loans Sanctioned on or after 1.11.97 but before 1.11.1999**
- ii) Term Loans Sanctioned before 1.11.97 but disbursed on or after 1.11.97**

CRA rating (old model)	Interest rates effective from 03.01.2011
SBTL 1	0.75% p.a. over SBAR i.e. 13.50 % p.a.
SBTL 2	1.00% p.a. over SBAR i.e. 13.75 % p.a.
SBTL 3	2.00% p.a. over SBAR i.e. 14.75 % p.a.
SBTL 4, 5, 6, 7, 8	2.50% p.a. over SBAR i.e. 15.25 % p.a.

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(IV) For Short-term loans and Discounting of Bills for maturities less than one year, interest rate will be as under.

CRA rating (Old Model)	CRA rating (New Model)	Interest rates w.e.f 03.01.2011
SBTL 1	SB 1 to SB 2	SBAR i.e., 12.75 % p.a.
SBTL 2	SB3 to SB 5	0.75 p.a. above SBAR i.e. 13.50 % p.a.
SBTL 3	SB 6 & SB 7	1.25% p.a. above SBAR i.e. 14.00 % p.a.
SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	1.50% p.a. above SBAR i.e. 14.25 % p.a.