

AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE :

SBAR: 14.25 % w.e.f. 11.07.2011

DIRECT & INDIRECT FINANCE

I –WORKING CAPITAL

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

Un- Rated Borrowers: For limits up to Rs.25 Lacs		Risk Rated Borrowers: for limits above Rs.25 Lacs	
Size of credit limit	Interest rate Effective from 11.07.2011	CRA Rating (New Model)	Interest rates effective from 11.07.2011
Up to Rs. 50,000/-	2.75% below SBAR i.e. 11.50% p.a.	SB 1 & SB2	0.25% below SBAR i.e. 14.00% p.a.
Above Rs.50,000/- and up to Rs. 2 lacs	1.75% below SBAR i.e. 12.50% p.a.	SB 3, to SB 5	1.00% above SBAR i.e. 15.25% p.a.
Above Rs.2 lac but up to Rs.3 lac	1.00% below SBAR i.e. 13.25% p.a.	SB 6 & SB7	1.75% above SBAR i.e. 16.00% p.a.
Above Rs.3 lac but up to Rs.5 lac	SBAR i.e. 14.25% p.a.	SB 8 to SB 16	2.00% above SBAR i.e. 16.25% p.a.
Above Rs.5 lac but up to Rs.25 lac	1.00% above SBAR i.e. 15.25% 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 1.50% 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
SBAR: 14.25% w.e.f. 11.07.2011

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																									
<p>1. Rates applicable for Term Loans as repayable above 3 years and upto 5 years</p>	<p>1. Rates applicable for Term Loans as repayable above 3 years and upto 5 years</p>																									
<table border="1"> <thead> <tr> <th data-bbox="224 585 521 693">Size of credit limit</th> <th data-bbox="521 585 829 693">Interest rate Effective from 11.07.2011</th> </tr> </thead> <tbody> <tr> <td data-bbox="224 693 521 801">Up to Rs. 50,000/-</td> <td data-bbox="521 693 829 801">1.25% below SBAR i.e. 13.00 % p.a.</td> </tr> <tr> <td data-bbox="224 801 521 921">Above Rs.50,000/- and up to Rs. 2 lacs</td> <td data-bbox="521 801 829 921">0.25% below SBAR i.e. 14.00 % p.a.</td> </tr> <tr> <td data-bbox="224 921 521 1029">Above Rs.2 lac but up to Rs.5 lac</td> <td data-bbox="521 921 829 1029">0.50% above SBAR i.e. 14.75 % p.a.</td> </tr> <tr> <td data-bbox="224 1029 521 1150">Above Rs.5 lac but up to Rs.25 lac</td> <td data-bbox="521 1029 829 1150">1.50% above SBAR i.e. 15.75 % p.a.</td> </tr> </tbody> </table>	Size of credit limit	Interest rate Effective from 11.07.2011	Up to Rs. 50,000/-	1.25% below SBAR i.e. 13.00 % p.a.	Above Rs.50,000/- and up to Rs. 2 lacs	0.25% below SBAR i.e. 14.00 % p.a.	Above Rs.2 lac but up to Rs.5 lac	0.50% above SBAR i.e. 14.75 % p.a.	Above Rs.5 lac but up to Rs.25 lac	1.50% above SBAR i.e. 15.75 % p.a.	<table border="1"> <thead> <tr> <th data-bbox="873 553 1036 733">CRA rating (Old Model)</th> <th data-bbox="1036 553 1255 733">CRA rating (New Model)</th> <th data-bbox="1255 553 1588 733">Interest rates w.e.f 11.07.2011</th> </tr> </thead> <tbody> <tr> <td data-bbox="873 733 1036 827">SBTL 1</td> <td data-bbox="1036 733 1255 827">SB 1 to SB 2</td> <td data-bbox="1255 733 1588 827">0.25% p.a. over SBAR i.e. 14.50 % p.a.</td> </tr> <tr> <td data-bbox="873 827 1036 962">SBTL 2</td> <td data-bbox="1036 827 1255 962">SB3 to SB 5</td> <td data-bbox="1255 827 1588 962">1.50% p.a. over SBAR i.e. 15.75 % p.a.</td> </tr> <tr> <td data-bbox="873 962 1036 1056">SBTL 3</td> <td data-bbox="1036 962 1255 1056">SB 6 & SB 7</td> <td data-bbox="1255 962 1588 1056">2.25% p.a. over SBAR i.e. 16.50 % p.a.</td> </tr> <tr> <td data-bbox="873 1056 1036 1150">SBTL 4, 5, 6, 7 and 8</td> <td data-bbox="1036 1056 1255 1150">SB8 to SB 16</td> <td data-bbox="1255 1056 1588 1150">2.50% p.a. over SBAR i.e. 16.75 % p.a.</td> </tr> </tbody> </table>	CRA rating (Old Model)	CRA rating (New Model)	Interest rates w.e.f 11.07.2011	SBTL 1	SB 1 to SB 2	0.25% p.a. over SBAR i.e. 14.50 % p.a.	SBTL 2	SB3 to SB 5	1.50% p.a. over SBAR i.e. 15.75 % p.a.	SBTL 3	SB 6 & SB 7	2.25% p.a. over SBAR i.e. 16.50 % p.a.	SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.50% p.a. over SBAR i.e. 16.75 % p.a.
Size of credit limit	Interest rate Effective from 11.07.2011																									
Up to Rs. 50,000/-	1.25% below SBAR i.e. 13.00 % p.a.																									
Above Rs.50,000/- and up to Rs. 2 lacs	0.25% below SBAR i.e. 14.00 % p.a.																									
Above Rs.2 lac but up to Rs.5 lac	0.50% above SBAR i.e. 14.75 % p.a.																									
Above Rs.5 lac but up to Rs.25 lac	1.50% above SBAR i.e. 15.75 % p.a.																									
CRA rating (Old Model)	CRA rating (New Model)	Interest rates w.e.f 11.07.2011																								
SBTL 1	SB 1 to SB 2	0.25% p.a. over SBAR i.e. 14.50 % p.a.																								
SBTL 2	SB3 to SB 5	1.50% p.a. over SBAR i.e. 15.75 % p.a.																								
SBTL 3	SB 6 & SB 7	2.25% p.a. over SBAR i.e. 16.50 % p.a.																								
SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.50% p.a. over SBAR i.e. 16.75 % p.a.																								
<p>2. Rates applicable for Term Loans as repayable in 1—3 years</p>	<p>2. Rates applicable for Term Loans as repayable in 1-3 years</p>																									
<table border="1"> <thead> <tr> <th data-bbox="224 1373 521 1481">Size of credit limit</th> <th data-bbox="521 1373 829 1481">Interest rate Effective from 11.07.2011</th> </tr> </thead> <tbody> <tr> <td data-bbox="224 1481 521 1561">Up to Rs. 50,000/-</td> <td data-bbox="521 1481 829 1561">1.75% below SBAR i.e. 12.50 % p.a.</td> </tr> <tr> <td data-bbox="224 1561 521 1682">Above Rs.50,000/- and up to Rs. 2 lacs</td> <td data-bbox="521 1561 829 1682">0.75% below SBAR i.e. 13.50 % p.a.</td> </tr> <tr> <td data-bbox="224 1682 521 1790">Above Rs.2 lac but up to Rs.5 lac</td> <td data-bbox="521 1682 829 1790">SBAR i.e. 14.25 % p.a.</td> </tr> <tr> <td data-bbox="224 1790 521 1895">Above Rs.5 lac but up to Rs.25 lac</td> <td data-bbox="521 1790 829 1895">1.00% above SBAR i.e. 15.25 % p.a.</td> </tr> </tbody> </table>	Size of credit limit	Interest rate Effective from 11.07.2011	Up to Rs. 50,000/-	1.75% below SBAR i.e. 12.50 % p.a.	Above Rs.50,000/- and up to Rs. 2 lacs	0.75% below SBAR i.e. 13.50 % p.a.	Above Rs.2 lac but up to Rs.5 lac	SBAR i.e. 14.25 % p.a.	Above Rs.5 lac but up to Rs.25 lac	1.00% above SBAR i.e. 15.25 % p.a.	<table border="1"> <thead> <tr> <th data-bbox="873 1292 1036 1481">CRA rating (Old Model)</th> <th data-bbox="1036 1292 1255 1481">CRA rating (New Model)</th> <th data-bbox="1255 1292 1588 1481">Interest rates w.e.f 11.07.2011</th> </tr> </thead> <tbody> <tr> <td data-bbox="873 1481 1036 1575">SBTL 1</td> <td data-bbox="1036 1481 1255 1575">SB 1 to SB 2</td> <td data-bbox="1255 1481 1588 1575">0.25% p.a. below SBAR i.e. 14.00 % p.a.</td> </tr> <tr> <td data-bbox="873 1575 1036 1709">SBTL 2</td> <td data-bbox="1036 1575 1255 1709">SB3 to SB 5</td> <td data-bbox="1255 1575 1588 1709">1.00% p.a. over SBAR i.e. 15.25 % p.a.</td> </tr> <tr> <td data-bbox="873 1709 1036 1803">SBTL 3</td> <td data-bbox="1036 1709 1255 1803">SB 6 & SB 7</td> <td data-bbox="1255 1709 1588 1803">1.75% p.a. over SBAR i.e. 16.00 % p.a.</td> </tr> <tr> <td data-bbox="873 1803 1036 1895">SBTL 4, 5, 6, 7 and 8</td> <td data-bbox="1036 1803 1255 1895">SB8 to SB 16</td> <td data-bbox="1255 1803 1588 1895">2.00% p.a. over SBAR i.e. 16.25 % p.a.</td> </tr> </tbody> </table>	CRA rating (Old Model)	CRA rating (New Model)	Interest rates w.e.f 11.07.2011	SBTL 1	SB 1 to SB 2	0.25% p.a. below SBAR i.e. 14.00 % p.a.	SBTL 2	SB3 to SB 5	1.00% p.a. over SBAR i.e. 15.25 % p.a.	SBTL 3	SB 6 & SB 7	1.75% p.a. over SBAR i.e. 16.00 % p.a.	SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.00% p.a. over SBAR i.e. 16.25 % p.a.
Size of credit limit	Interest rate Effective from 11.07.2011																									
Up to Rs. 50,000/-	1.75% below SBAR i.e. 12.50 % p.a.																									
Above Rs.50,000/- and up to Rs. 2 lacs	0.75% below SBAR i.e. 13.50 % p.a.																									
Above Rs.2 lac but up to Rs.5 lac	SBAR i.e. 14.25 % p.a.																									
Above Rs.5 lac but up to Rs.25 lac	1.00% above SBAR i.e. 15.25 % p.a.																									
CRA rating (Old Model)	CRA rating (New Model)	Interest rates w.e.f 11.07.2011																								
SBTL 1	SB 1 to SB 2	0.25% p.a. below SBAR i.e. 14.00 % p.a.																								
SBTL 2	SB3 to SB 5	1.00% p.a. over SBAR i.e. 15.25 % p.a.																								
SBTL 3	SB 6 & SB 7	1.75% p.a. over SBAR i.e. 16.00 % p.a.																								
SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.00% p.a. over SBAR i.e. 16.25 % p.a.																								

AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE
SBAR: 14.25% w.e.f. 11.07.2011

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		
Size of credit limit	Interest rate Effective from 11.07.2011	CRA rating (Old Model)	CRA rating (New Model)	Interest rates w.e.f 11.07.2011
Up to Rs. 50,000/-	1.00% below SBAR i.e. 13.25 % p.a.			
Above Rs.50,000/- and up to Rs. 2 lacs	SBAR i.e. 14.25 % p.a.	SBTL 1	SB 1 to SB 2	0.50% p.a. over SBAR i.e. 14.75% p.a.
Above Rs.2 lac but up to Rs.5 lac	0.75% above SBAR i.e. 15.00 % p.a.	SBTL 2	SB3 to SB 5	1.75% p.a. over SBAR i.e. 16.00 % p.a.
Above Rs.5 lac but up to Rs.25 lac	1.75% above SBAR i.e. 16.00 % p.a.	SBTL 3	SB 6 & SB 7	2.50% p.a. over SBAR i.e. 16.75 % p.a.
		SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	2.75% p.a. over SBAR i.e. 17.00 % p.a.

AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE**SBAR: 14.25% w.e.f. 11.07.2011****III - Loans to Self Help Groups (SHGs)**

Category	Interest rates w.e.f 11.07.2011
Direct Loans up to Rs.2 lac to SHGs	1.75% below SBAR i.12.50% p.a
Direct loans above Rs.2 lacs to SHGs	0.75% below SBAR i.e 13.50% 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 11.07.2011
SBTL 1	0.75% p.a. over SBAR i.e. 15.00 % p.a.
SBTL 2	1.00% p.a. over SBAR i.e. 15.25 % p.a.
SBTL 3	2.00% p.a. over SBAR i.e. 16.25 % p.a.
SBTL 4, 5, 6, 7, 8	2.50% p.a. over SBAR i.e. 16.75 % p.a.

AGRICULTURAL SEGMENT – INTEREST RATE STRUCTURE**SBAR: 14.25 % w.e.f. 11.07.2011**

(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 11.07.2011
SBTL 1	SB 1 to SB 2	SBAR i.e., 14.25 % p.a.
SBTL 2	SB3 to SB 5	0.75 p.a. above SBAR i.e. 15.00 % p.a.
SBTL 3	SB 6 & SB 7	1.25% p.a. above SBAR i.e. 15.50 % p.a.
SBTL 4, 5, 6, 7 and 8	SB8 to SB 16	1.50% p.a. above SBAR i.e. 15.75 % p.a.