

I. All agricultural loans and Agri Structured Products / Schemes (other than II to VIII)

Limit	Category			
	WC/Short term loans up to 35 months		Term loans with repayment period of 36 months and above	
	Existing	Proposed	Existing	Revised
Up to Rs.50000/-	BPLR less 2.50% (10.75%)	BPLR less 1.75% (10.75%)	BPLR+TP less 2.50% (11.25%)	BPLR+TP less 1.75% (11.25%)
Abv. Rs.50000/- up to Rs.2.00 lakhs	BPLR less 1% (12.25%)	BPLR less 0.50% (12.00%)	BPLR+TP less 1% (12.75%)	BPLR+TP less 0.50% (12.50%)
Over Rs.2 lakhs to Rs.5 lakhs	BPLR+0.50% (13.75%)	BPLR+0.50% (13.00%)	BPLR+TP +0.50% (14.25%)	BPLR+TP+0.50% (13.50%)
Above Rs.5.00 lakhs	BPLR+1.00% (14.25%)	BPLR+1% (13.50%)	BPLR+TP+ 1.00% (14.75%)	BPLR+TP+1% (14.00%)

I.(a) IBKC/Crop Loans / Jewel loan agri for crop production purposes sanctioned to individuals up to Rs.3.00 lakhs will continue to be charged at 7.00% as per Interest subvention scheme of the Government of India from April 08 to March 09 .

II. Coffee and tea growers

Limit	Category			
	W/C Short Term Loans* up to 35 months		Term loans with repayment period of 36 months and above	
	Existing	Revised	Existing	Revised
Existing clients				
Upto Rs.2.00 lakhs	As applicable to all other agri advances		As applicable to all other agri advances	
Over Rs.2 lakhs and above	BPLR less 1.00% (12.25%)	BPLR less 0.50% (12.00%)	BPLR +TP less 1.50 % (12.25%)	BPLR+TP less 1% (12.00 %)

Limit	Category			
	W/C Short Term Loans* up to 35 months		Term loans with repayment period of 36 months and above	
	Existing	Revised	Existing	Revised
NEW CLIENTS				
Upto Rs.2.00 lakhs	As applicable to all other agri advances		As applicable to all other agri advances	
Over Rs.2 lakhs and above	BPLR less 0.50% (12.75%)	BPLR (12.50%)	BPLR+TP - 1.00% (12.75%)	BPLR+TP - 0.50% (12.50%)

*(Crop Loan /IBKC sanctioned to Individuals up to Rs.3.00 lakhs are eligible for interest subvention as per I.(a))

III. Poultry advances (Irrespective of the limit – existing / New units subject to rating of the account being above 'C' under RAM)

Limit	Existing Units		New Units	
	Existing	Revised	Existing	Revised
Working capital	BPLR less 1.50% (11.75%)	BPLR less 0.75% (11.75%)	BPLR less 1.00% (12.25%)	BPLR less 0.25% (12.25%)
Term loan	BPLR+TP less 2.00% (11.75%)	BPLR+TP less 1.25% (11.75%)	BPLR+TP less 1.50% (12.25%)	BPLR+TP less 0.75% (12.25%)

IV. Farm Mechanization (including second hand tractors and maintenance of tractors)

Limit	Existing	Revised
Up to Rs.50000/-	BPLR + TP less 2.50% (11.25%)	BPLR+TP less 1.75% (11.25%)
Abv. Rs.50000/- up to Rs.2.00 lakhs	BPLR+TP less 1.50% (12.25%)	BPLR+TP less 0.75% (12.25%)
Over Rs.2 lakhs to Rs.5 lakhs	BPLR+TP less 1.00% (12.75%)	BPLR+TP less 0.50% (12.50%)
Above Rs.5.00 lakhs	BPLR +TP (13.75%)	BPLR+TP+0.25% (13.25%)

V. Post Harvest Financing:

(a) Direct

Limit	Produce marketing loan – Direct Finance to farmers (Maximum Limit Rs.10 lakhs per farmer)	
	Existing	Revised
Up to Rs.50000/-	BPLR less 2.50 % (10.75%)	BPLR less 1.75% (10.75%)
Abv. Rs.50000/- up to Rs.2.00 lakhs	BPLR less 1% (12.25%)	BPLR less 0.50% (12.00%)
Over Rs.2 lakhs to Rs.5 lakhs	BPLR+0.50 % (13.75%)	BPLR +0.50% (13.00%)
Above Rs.5.00 lakhs	BPLR+1.00 % (14.25%)	BPLR+1.00% (13.50%)

(b) Indirect

Limit	Construction of godowns/cold storage units		Produce marketing loan – indirect finance to farmers	
	Existing	Revised	Existing	Revised
Irrespective of loan limit	BPLR +TP less 2.50% (11.25%)	BPLR+TP less 1.75% (11.25%)	BPLR less 0.50% (12.75%)	BPLR + 0.25% (12.75%)

VI. Development/Strengthening of agri marketing infrastructure, grading and Standardization

Limit	Existing	Revised
Irrespective of limit	BPLR +TP less 2.50% (11.25%)	BPLR+TP less 1.75% (11.25%)

VII. SHG Bank Linkage Programme

Limit	(including SHG derivatives – Project Shakthi and Vidya Shoba)			
	STL up to 35 months/ OD/CC		Term Loans 36 months & above	
	Existing	Revised	Existing	Revised
Up to Rs.2.00 lakhs	BPLR less 1.00% (12.25)	BPLR less 1.00% (11.50%)	BPLR+TP less 1.00% (12.75%)	BPLR+TP less 1.00% (12.00%)
Above Rs.2.00 lakhs	BPLR (13.25%)	BPLR (12.50%)	BPLR +TP (13.75%)	BPLR+TP (13.00%)

VIII. SGSY Group Loans – interest charged based on loan sanctioned to the group on per capita basis

Limit	STL up to 35 months/ OD/CC		Term Loans 36 months & above	
	Existing	Revised	Existing	Revised
Irrespective of Limit	BPLR less 1.00% (12.25%)	BPLR less 1.00% (11.50%)	BPLR+TP less 1.00% (12.75%)	BPLR+TP less 1.00% (12.00%)

IX. Financing Micro Finance Institutions (MFI) for on lending to the poor

Limit	(NGO/Trust/society/Mutually Aided cooperative society (MAC)/State Co-op society / National Credit Co-operative / NBFC /SHPI/ SHG Federation/Section 25 companies)			
	STL up to 35 months/ OD/CC		Term Loans 36 months and above	
	Existing	Revised	Existing	Revised
Irrespective of Limit	BPLR (13.25%)	BPLR+0.75% (13.25%)	BPLR +TP (13.75%)	BPLR+TP+0.75% (13.75%)

X. Grihalakshmi (Housing Loan to SHG Members)

Limit	Existing	Revised
Up to Rs.1.00 lakh (Maximum)	BPLR+TP less 4.50% (9.25%)	BPLR+TP less 3.75% (9.25%)

XI. Micro Credit (working capital / term loans Up to Rs.50000/- per individual)

Segment	Category	Proposed Rates
Micro credit	Short Term Loans	BPLR less 1.75% (10.75%)
	Term Loans	BPLR+TP less 1.75% (11.25%)

XII. Home Loan to Farmers & Golden Jubilee Rural Housing Finance Scheme:

Interest rates as applicable to our Bank's Home Loan scheme.

XIII. Gramin Mahila Sowhbagya Scheme (GMSS)

Limit	Existing	Revised
Irrespective of Limit	BPLR+TP+1 (14.75%)	BPLR+TP+1% (14.00%)

XIV. Non priority Jewel loans including secured OD against Gold Ornaments

Limit	Existing	Revised
Irrespective of limit	BPLR +0.50% (13.75%)	BPLR +1.25% (13.75%)

XV. Non Priority staff Jewel loans

Limit	Existing	Revised
Irrespective of Limit	BPLR (13.25%)	BPLR+0.75% (13.25%)
