

ANNEXURE-I

Interest Rate of Rural & Agri Business		
		Base Rate- 9.65% w.e.f.05.10.2015
1	Agriculture & Allied Agricultural Activity (e.g. Dairy, Poultry, Piggery, Fisheries etc)	
1.1	Loans up to Credit limit of Rs.3.00 lacs for meeting cost of seasonal operations of crops (Crop Loans) will be eligible for rate of interest of 7% p.a. with interest subvention to be claimed by the branch as per prevailing rule of Government of India. (Refer Instruction Circular No.9458 dated 06.12.12)	
1.2	Loans upto Rs 50000/-	Base Rate i.e.9.65%
1.3	Loans above Rs 50000/- upto Rs 2.00 lacs	Base Rate+ 0.50% i.e. 10.15%
1.4	Loans above Rs 2.00 lacs to Rs 5.00 lacs	Base Rate+ 1.75% i.e. 11.40%
1.5	Loans above Rs 5.00 lacs to Rs 25.00 lacs	Base Rate+ 2.50% i.e. 12.15%
1.6	Loans above Rs 25.00 lacs to Rs 1 crore	Base Rate+ 2.75% i.e.12.40%
1.7	Loans above Rs 1 crore (Working Capital)	
RATING	SCORE	Base Rate- 9.65% w.e.f.05.10.2015
CR 1	> 90	Base Rate+ 3.00% i.e. 12.65%
CR 2	81-90	Base Rate+ 3.25% i.e. 12.90%
CR 3	76-80	Base Rate+3.50% i.e. 13.15%
CR 4	71-75	Base Rate+ 4.00% i.e. 13.65%
CR 5	66-70	Base Rate+ 4.50% i.e. 14.15%
CR 6	61-65	Base Rate+ 5.00% i.e. 14.65%
CR 7	56-60	Base Rate+ 5.00% i.e. 14.65%
CR 8	55 & below	Base Rate+ 5.00 i.e. 14.65%
CR 9	NPA	Base Rate+ 5.00 i.e. 14.65%
1.8 Loans above Rs 1 crore (Term Loan repayable in installment beyond 1 year)		
RATING	SCORE	Base Rate- 9.65% w.e.f.05.10.2015
CR 1	> 90	Base Rate+ 3.25% i.e. 12.90%
CR 2	81-90	Base Rate+ 3.50% i.e. 13.15%
CR 3	76-80	Base Rate+ 3.75% i.e. 13.40%
CR 4	71-75	Base Rate+ 4.25% i.e. 13.90%
CR 5	66-70	Base Rate+ 4.75 % i.e.14.40%
CR 6	61-65	Base Rate+ 5.00% i.e.14.65%
CR 7	56-60	Base Rate+ 5.00% i.e. 14.65%
CR 8	55 & below	Base Rate+ 5.00% i.e. 14.65%
CR 9	NPA	Base Rate+ 5.00% i.e. 14.65%

Base Rate- 9.65% w.e.f.05.10.2015		
2	Rural Godowns & Cold Storages	
2.1	Fulfilling the norms of IC No. 9620 dt 28.06.2013	Base Rate+ 0.50% i.e. 10.15%
2.2	Others	
2.2.1	Upto Rs 2.00 lacs	Base Rate+1.50% i.e. 11.15%
2.2.2	Above Rs 2.00 lacs and upto Rs 5.00 lacs	Base Rate+ 2.00%
2.3	Above Rs 5.00 lacs	i.e. 11.65%

3	Loans to Agricultural Inputs/Machineries/Implements Dealers (IC No. 9621 dtd 28.06.2013)				
	Quantum of Loan	Base Rate- 9.65% w.e.f.05.10.2015			
		Collateral Coverage			
		>125%		75% to 125%	
3.1	Upto Rs 100 lacs	BR+0.50% i.e. 10.15%		BR+1.50% i.e. 11.15%	
3.2	Above Rs 100 lacs	CR1	Base Rate+ 0.50% i.e. 10.15%	CR1	Base Rate+ 1.50% i.e. 11.15%
		CR2		CR2	
		CR3	Base Rate+ 1.00% i.e. 10.65%	CR3	Base Rate+ 2.00% i.e. 11.65%
		CR4		CR4	

4	Gold/Silver Loans	Base Rate- 9.65% w.e.f.05.10.2015%
4.1	Gold/Silver Loans for Agricultural purposes	
4.1.1	Gold / Silver Loans extended as Crop Loans up to Credit Limit of Rs. 3.00 lacs, under Interest Subvention Scheme	7.00% p.a. (Refer IC No. 9421 dated 18.10.2012))
4.1.2	Upto Rs 2 lacs	Base Rate+ 1.25% i.e. 10.90%
4.1.3	Above Rs 2 lacs Upto Rs 5 lacs	Base Rate+ 2.00% i.e. 11.65%
4.1.4	Above Rs 5 lacs	Base Rate+ 2.25% i.e. 11.90%
4.2	Gold Loan under other Priority sector (other than agriculture)	
4.2.1		Base Rate+1.50% i.e. 11.15%
4.3	Gold- Non Priority Sector	
4.3.1	- Up-to Rs.25,000/-	Base Rate+1.50% i.e. 11.15%
4.3.1	- Above Rs.25,000	Base Rate+ 2.25% i.e. 11.90%

5	Loans to Self Help Groups (SHGs) / Joint Liability Groups (JLGs)	
	Quantum of Loan	Base Rate- 9.65% w.e.f.05.10.2015%
5.1	Advances upto Rs.2 lacs	Base Rate+ 0.25% i.e. 9.90% i.e. 9.90%
5.2	Advances Rs 2 lacs to 5 lacs	Base Rate+0.75% i.e.10.40%
5.3	Advances above Rs.5 lacs	Base Rate+1.75% i.e. 11.40%
	Loans to Women SHG under NRLM Scheme in 150 identified district. (refer IC No.9856 dtd 06.03.2014 for list of identified district)	
	Upto Rs 3.00 lacs	7.00% p.a

6	Loans to Non Government Organizations (NGOs), Voluntary Agencies (VAs)/ Microfinance Institutions (MFIs)	
	Quantum of Loan	Base Rate- 9.65% w.e.f.05.10.2015
6.1	Irrespective of Quantum of Loan	Base Rate+ 2.50% i.e. 12.15%

7	Loans to PACs/ LAMPS	
7.1	Advances upto Rs 50000/-	Base Rate+ 0.75% i.e. 10.40%
7.2	Advances above Rs.50000/- upto Rs 2.00 lacs	Base Rate+ 1.25% i.e. 10.90%
7.3	Advances above Rs 2.00 lacs	Base Rate+ 2.50% i.e. 12.15%

8	FSS	Base Rate+ 2.00% i.e. 11.65%
----------	------------	---------------------------------

9*	Advances against Warehouse Receipts	
9.1	Advances against Warehouse Receipts to Farmers/group of farmers / corporate/partnership firms/institutions engaged in Agriculture & Allied activities IC NO. 9630 dtd 03.07.2013	
		Base Rate- 9.65% w.e.f.05.10.2015%
9.1.1	Loans upto Rs.10.00 lacs	Base Rate i.e. 9.65%
9.1.2	Above Rs.10.00 lacs and upto Rs.50.00 lacs	Base Rate+ 0.50% i.e. 10.15%
9.1.3	The benefits of interest subvention will also be available to UGC holder existing small and marginal farmers for a further period of up to six months post harvest on the same rate as available to crop loan against Negotiable Warehouse Receipt for keeping their produce in warehouses.	

9.2	Advances against Warehouse Receipts to Traders/ Processors/Arthias	
9.2.1	Interest rate to be charged to the accounts of borrowers with the Services of Service Provider:	
	Purpose	Base Rate- 9.65% w.e.f.05.10.2015
	Priority Sector	Base Rate+2.00 i.e.10.65%
	Non Priority Sector	Base Rate+2.50 i.e.12.15%
9.2.2	Without the Services of Service Provider irrespective of Quantum of loan.	
	Priority Sector	Base Rate+1.00 i.e.10.65%
	Non Priority Sector	Base Rate+1.50 i.e. 11.15%
* Above interest rates are exclusive of Collateral Management Charges.		

10	Union Bio-Tech		
10.1	For Loans upto Rs 1.00 cr		Base Rate+ 1.25% i.e. 10.90%
10.2	For Loans Above Rs 1.00 cr		
10.2.1	Term Loan	CR-1to CR-4	Base Rate+ 1.25% i.e.10.90%
		CR-5	Base Rate +2.25% i.e. 11.90%
10.2.2	Working Capital	CR-1to CR-4	Base Rate +1.50% i.e 11.15%
		CR-5	Base Rate +2.00% i.e.11.65%

11	DRI Advances	4.00%
-----------	---------------------	--------------