

Interest Rates - Under Base Rate Regime (w.e.f. 01.07.2010)

Sl. No.	Category of advance	w.e.f. 01.07.2010	w.e.f. 21.10.2010	w.e.f. 03.01.2011	w.e.f. 14.02.2011	w.e.f. 25.04.2011
1	Borrowers Without CRA rating: (For AGRI Segment)* Working capital and Loans up to 3years : a) Up to Rs.3 lacs b) Over Rs.3 lacs and up to Rs.5 lacs c) Over Rs.5 lacs and < Rs.25 lacs *Crop loan/production loans up to Rs.3 lacs will be charged @7% p.a. as per Government of India directives subject to interest subvention available; Otherwise, as per Bank's Norms	10.25%p.a. 11.50%p.a. 12.50%p.a.	10.35%p.a. 11.60%p.a. 12.60%p.a.	10.75%p.a. 12.00%p.a. 13.00%p.a.	11.00%p.a. 12.25%p.a. 13.25%p.a.	11.25%p.a. 12.50%p.a. 13.50%p.a.
2	Borrowers Without CRA rating: (For SIB Segment) Working capital and Loans up to 3years : a) Up to Rs.3 lacs b) Over Rs.3 lacs and up to Rs.5 lacs c) Over Rs.5 lacs and < Rs.25 lacs	10.75%p.a. 11.75%p.a. 12.50%p.a.	10.85%p.a. 11.85%p.a. 12.60%p.a.	11.25%p.a. 12.25%p.a. 13.00%p.a.	11.50%p.a. 12.50%p.a. 13.25%p.a.	11.75%p.a. 12.75%p.a. 13.50%p.a.
3	Borrowers Without CRA rating: (For C&I Segment) Working capital and Loans up to 3years : a) Up to Rs.3 lacs b) Over Rs.3 lacs and up to Rs.5 lacs c) Over Rs.5 lacs and < Rs.25 lacs	11.00%p.a. 11.75%p.a. 12.50%p.a.	11.10%p.a. 11.85%p.a. 12.60%p.a.	11.50%p.a. 12.25%p.a. 13.00%p.a.	11.75%p.a. 12.50%p.a. 13.25%p.a.	12.00%p.a. 12.75%p.a. 13.50%p.a.

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4	Borrowers with CRA rating (For all segments viz C&I, SIB & AGRI) Working Capital and loans up to 3 years: Rs.25 lacs and up to Rs.100 Crores	12.25%p.a. to 15.00%p.a.	12.35%p.a. to 15.10%p.a.	12.75%p.a. to 15.50%p.a.	13.00%p.a. to 15.75%p.a.	13.25%p.a. to 16.00%p.a.
5	Borrowers with CRA rating (For all segments) Working Capital and loans up to 3 years: Over Rs.100 Cr. and up to Rs.500 Crores	12.00%p.a. to 14.75%p.a.	12.10%p.a. to 14.85%p.a.	12.50%p.a. to 15.25%p.a.	12.75%p.a. to 15.50%p.a.	13.00%p.a. to 15.75%p.a.
6	Borrowers with CRA rating (For all segments) Working Capital and loans up to 3 years: Over Rs.500 Crores	11.75%p.a. to 14.50%p.a.	11.85%p.a. to 14.60%p.a.	12.25%p.a. to 15.00%p.a.	12.50%p.a. to 15.25%p.a.	12.75%p.a. to 15.50%p.a.

TERM LOANS: (For all CRA rated and un-rated borrowers)

Appropriate Term Premium needs to be built in the pricing for term loans of various maturities as detailed below:

Over 3 years and up to 5 years : Term Premium 50 bps i.e. 0.50%p.a.
Over 5 years and up to 7 years: Term Premium 75 bps i.e. 0.75%p.a.
Over 7 years and up to 10 years: Term Premium 100 bps i.e. 1.00%p.a.
Over 10 years : Term Premium 125 bps i.e. 1.25%p.a.

Sl. No.	Category of advance	w.e.f. 12.05.2011	w.e.f. 11.07.2011	w.e.f. 13.08.2011		
1	Borrowers Without CRA rating: (For AGRI Segment)* Working capital and Loans up to 3years : a) Up to Rs.3 lacs b) Over Rs.3 lacs and up to Rs.5 lacs c) Over Rs.5 lacs and < Rs.25 lacs *Crop loan/production loans up to Rs.3 lacs will be charged @7% p.a. as per Government of India directives subject to interest subvention available; Otherwise, as per Bank's Norms	12.00%p.a. 13.25%p.a. 14.25%p.a.	12.25%p.a. 13.50%p.a. 14.50%p.a.	12.75%p.a. 14.00%p.a. 15.00%p.a.		
2	Borrowers Without CRA rating: (For SIB Segment) Working capital and Loans up to 3years : a) Up to Rs.3 lacs b) Over Rs.3 lacs and up to Rs.5 lacs c) Over Rs.5 lacs and < Rs.25 lacs	12.50%p.a. 13.50%p.a. 14.25%p.a.	12.75%p.a. 13.75%p.a. 14.50%p.a.	13.25%p.a. 14.25%p.a. 15.00%p.a.		
3	Borrowers Without CRA rating: (For C&I Segment) Working capital and Loans up to 3years : a) Up to Rs.3 lacs b) Over Rs.3 lacs and up to Rs.5 lacs c) Over Rs.5 lacs and < Rs.25 lacs	12.75%p.a. 13.50%p.a. 14.25%p.a.	13.00%p.a. 13.75%p.a. 14.50%p.a.	13.50%p.a. 14.25%p.a. 15.00%p.a.		

Sl. No.	Category of advance	w.e.f. 12.05.2011	w.e.f. 11.07.2011	w.e.f. 13.08.2011		
4	Borrowers with CRA rating (For all segments viz C&I, SIB & AGRI) Working Capital and loans up to 3 years: Rs.25 lacs and up to Rs.100 Crores	14.00%p.a. to 16.75%p.a.	14.25%p.a. to 17.00%p.a.	14.75%p.a. to 17.50%p.a.		
5	Borrowers with CRA rating (For all segments) Working Capital and loans up to 3 years: Over Rs.100 Cr. and up to Rs.500 Crores	13.75%p.a. to 16.50%p.a.	14.00%p.a. to 16.75%p.a.	14.50%p.a. to 17.25%p.a.		
6	Borrowers with CRA rating (For all segments) Working Capital and loans up to 3 years: Over Rs.500 Crores	13.50%p.a. to 16.25%p.a.	13.75%p.a. to 16.50%p.a.	14.25%p.a. to 17.00%p.a.		

TERM LOANS: (For all CRA rated and un-rated borrowers)

Appropriate Term Premium needs to be built in the pricing for term loans of various maturities as detailed below:

Over 3 years and up to 5 years : Term Premium 50 bps i.e. 0.50%p.a.
Over 5 years and up to 7 years: Term Premium 75 bps i.e. 0.75%p.a.
Over 7 years and up to 10 years: Term Premium 100 bps i.e. 1.00%p.a.
Over 10 years : Term Premium 125 bps i.e. 1.25%p.a.