

INTEREST RATES FOR C&I, SIB AND AGRI SEGMENTS LINKED TO BANK'S PRIME LENDING RATE (STATE BANK ADVANCE RATE-SBAR)

Sl. No.	Interest Applicable for	w.e.f. 19.02.2001	w.e.f. 01.04.2002	w.e.f. 01.07.2002
1	C&I-Working capital (CC & Working capital Demand Loan) Repayable on demand or up to 1 year (linked to SBAR and CRA rating)	12.75% p.a. to 15.00% p.a.	12.25%p.a. to 14.50%p.a.	12.10% p.a. to 14.35%p.a.
2	C&I-Term Loan sanctioned on or after 1.11.97 but before 1.11.99 (linked to SBMTLR and SBTL Rating)	12.75% p.a. to 15.50% p.a.	12.25%p.a. to 15%p.a.	12.10%p.a. to 14.85%p.a.
3	C&I-Term Loan sanctioned on or after 1.11.99 (linked to SBMTLR and SBTL rating)	13.25%p.a. to 15.50%p.a.	12.75%p.a. to 15%p.a.	12.60%p.a. to 14.85%p.a.
4	C&I - Interest rates on loans and advances up to Rs.25000/(repayable on demand or up to one year)	10.50%p.a.	10%p.a.	9.85%p.a.
5	C&I - Interest rates on loans and advances above Rs.25000/ and up to Rs.2 lacs (repayable on demand or up to one year)	11.50%p.a.	11%p.a.	10.85%p.a.
6	C&I - Interest rates on loans and advances up to Rs.25000/ sanctioned on or after 01.04.2000 (Repayable beyond 1 year)	11%p.a.	10.50%p.a.	10.35%p.a.
7	C&I - Interest rates on loans and advances above Rs.25000/ and up to Rs.2 lacs - sanctioned on or after 01.04.2000 (Repayable beyond 1 year)	12%p.a.	11.50%p.a.	11.35%p.a.
8	Agricultural and SI & SB segments – repayable on demand or up to one year – up to Rs.25000	10.50%p.a	10%p.a.	10%p.a.
9	Agricultural and SI & SB segments – repayable on demand or up to one year – above Rs.25000 and up to Rs.2 lacs	11.50%p.a.	11%p.a.	11%p.a.
10	Agricultural and SI & SB segments – repayable beyond one year – up to Rs.25000 – sanctioned on or after 01.04.2000	11%p.a.	10.50%p.a.	10.50%p.a.
11	Agricultural and SI & SB segments – repayable beyond one year – above Rs.25000 and up to Rs.2 lacs –sanctioned on or after 01.04.2000	12%p.a.	11.50%p.a.	11.50%p.a.

Sl. No.	Interest Applicable for	w.e.f. 19.02.2001	w.e.f. 01.04.2002	w.e.f. 01.07.2002
12	Small Scale Industries – working capital advances –Repayable on demand or up to one year–exceeding Rs.2 lacs but up to Rs.25 lacs	13%p.a.	12.50%p.a.	12.35%p.a.
13	Small Scale Industries – Term loans/ advances –Repayable beyond one year–exceeding Rs.25 lacs Excellent others	14%p.a. 15%p.a.	13.50%p.a. 14.50%p.a.	-----
14	SSI-Existing term loans disbursed before 01.11.1997 (linked to SBAR) Term - More than Rs.2 lacs but up to Rs.25 lacs	13.50%p.a.	13.00%p.a.	13.10%p.a.
15	SSI-Existing term loans disbursed before 01.11.1997 (linked to SBAR) Term - above Rs.25 lacs (repayment period beyond 5 years) Excellent others	14.00%p.a. 15.00%p.a.	13.50%p.a. 14.50%p.a.	13.35%p.a. 14.35%p.a.
16	SI&SB Term loans(linked to SBMTLR)- sanctioned on or after 01.04.2000- More than Rs.2 lacs and up to Rs.25 lacs	13.75%p.a.	13.25%p.a.	13.10%p.a.
17	SI&SB -Term loans (Linked to SBMTLR) – sanctioned on or after 01.4.2000 - above Rs.25 lacs Excellent others	14.00%p.a. 15.00%p.a.	13.50%p.a. 14.50%p.a.	13.35%p.a. 14.35%p.a.
18	Small Business sub segment-Term Loan more than Rs.2 lacs Linked to SBMTLR –sanctioned on or after 01.04.2000	14.00%p.a.	13.50%p.a.	13.35%p.a.
19	Small Business Finance – working capital exceeding Rs.2 lacs (repayable on demand or up to one year – linked to SBAR)	13.50%p.a.	13%p.a.	12.85%p.a.
20	Small Business Finance – Term loans exceeding Rs.2 lacs – linked to SBAR – sanctioned before 1.11.1997	13.50%p.a.	13%p.a.	12.85%p.a.

Sl. No.	Interest Applicable for	w.e.f. 19.02.2001	w.e.f. 01.04.2002	w.e.f. 01.07.2002
21	Agricultural Segment – short term loans over Rs.2 lacs but up to Rs.25 lacs – repayable on demand or up to one year	13.00%p.a.	12.50%p.a.	12.50%p.a.
22	Agricultural Segment – short term loans repayable on demand or up to one year over Rs.25 lacs (linked to Credit rating as A,B or C)	13.00%p.a To 14%p.a.	12.50%p.a to 13.50%p.a.	12.50%p.a to 13.50%p.a
23	Agricultural Segment – Term Loans over Rs.2 lacs but below Rs.25 lacs (repayable beyond one year)	13.50%p.a.	13%p.a.	13%p.a
24	SSI and Agricultural Credit – for Rs.25 lacs and above (Linked with SBAR and CRA) – working capital / Demand loan (up to one year)	12.75%p.a. to 15.00%p.a.	12.25%p.a. to 14.50%p.a.	12.10%p.a to 14.35%p.a
25	SSI and Agricultural Credit – for Rs.25 lacs and above (Linked with CRA) – Term loan (repayable beyond one year)(linked with SBMTLR Sanctioned on or after 01.04.2000	13.25%p.a. to 15.50%p.a.	12.75%p.a to 15%p.a.	12.60%p.a to 14.85%p.a
26	SSI and Agricultural Credit – for Rs.25 lacs and above (Linked with CRA) – Term loan –sanctioned before 01.11.1997 but disbursed on or after 01.11.97(linked with SBMTLR)	12.75%p.a. to 15.50%p.a.	12.25%p.a. to 15.00%p.a.	12.10%p.a to 14.85%p.a

Sl. No.	Interest Applicable for	w.e.f. 01.11.2002	w.e.f. 01.01.2003	w.e.f. 05.05.2003	w.e.f. 01.07.2003
1	C&I-Working capital (CC & Working capital Demand Loan) Repayable on demand or up to 1 year (linked to SBAR and CRA rating)	11.85%p.a to 13.25%p.a	11.85%p.a to 13.25%p.a	11.60%p.a. to 13.00%p.a.	11.25%p.a. to 13.00%p.a.
2	C&I-Term Loan sanctioned on or after 1.11.97 but before 1.11.99 (linked to SBMTLR and SBTL rating)	11.85%p.a to 13.75%p.a	11.85%p.a to 13.75%p.a	11.60%p.a. to 13.50%p.a.	11.60%p.a. to 13.50%p.a.
3	C&I-Term Loan sanctioned on or after 1.11.99 (linked to SBMTLR and SBTL rating)	12.35%p.a. to 13.75%p.a	12.35%p.a. to 13.75%p.a	12.10%p.a. to 13.50%p.a.	11.75%p.a. to 13.50%p.a.
4	C&I - Interest rates on loans and advances up to Rs.25000/(repayable on demand or up to one year)	9.60%p.a.	9.60%p.a.	9.35%p.a.	8.75%p.a.
5	C&I - Interest rates on loans and advances above Rs.25000/ and up to Rs.2 lacs (repayable on demand or up to one year)	10.60%p.a.	10.60%p.a.	10.35%p.a.	9.75%p.a.
6	C&I - Interest rates on loans and advances up to Rs.25000/ sanctioned on or after 01.04.2000 (Repayable beyond 1 year)	10.10%p.a.	10.10%p.a.	9.85%p.a.	9.25%p.a.
7	C&I - Interest rates on loans and advances above Rs.25000/ and up to Rs.2 lacs - sanctioned on or after 01.04.2000 (Repayable beyond 1 year)	11.10%p.a.	11.10%p.a.	10.85%p.a.	10.25%p.a.
8	Agricultural segment –rates applicable for advances up to Rs.25000/- repayable on demand or up to one year.	9.75%	9.25%p.a	9.00%p.a.	8.75%p.a.
9	Agricultural segment –rates applicable for advances above Rs.25000/- and up to Rs.2 lacs repayable on demand or up to one year.	10.75%p.a.	10.25%p.a.	10.00%p.a.	9.75%p.a
10	Agricultural segment –rates applicable for advances above Rs.2 lacs and up to Rs.25 lacs repayable on demand or up to one year.	12.25%p.a.	11.75%p.a.	11.50%p.a.	11.50%p.a

Sl. No.	Interest Applicable for	w.e.f. 01.11.2002	w.e.f. 01.01.2003	w.e.f. 05.05.2003	w.e.f. 01.07.2003
11	Agricultural segment –rates applicable for advances up to Rs.25000/- repayable beyond one year.	10.25%p.a.	9.75%p.a	9.50%p.a.	9.25%p.a.
12	Agricultural segment –rates applicable for advances above Rs.25000/- and up to Rs.2 lacs repayable beyond one year.	11.25%p.a.	10.75%p.a.	10.50%p.a	10.25%p.a
13	Agricultural segment –rates applicable for advances above Rs.2 lacs and up to Rs.25 lacs repayable beyond one year.	12.75%p.a.	12.25%p.a	12%p.a	12%p.a
14	Agri.seg. limits of Rs.25 lacs and above with CRA rating linked to SBAR repayable up to one year	12%p.a. to 13.25%p.a.	11.50%p.a. to 12.75%p.a.	11.25%p.a to 12.50%p.a	11%p.a. to 12.50%p.a
15	Agri.seg. limits of Rs.25 lacs and above with CRA rating linked to SBMTLR repayable beyond one year	12.50%p.a. to 13.75%p.a.	12.00%p.a. to 13.25%p.a.	11.75%p.a to 13%p.a.	11.50%p.a. to 13%p.a.
16	Loans to Self Help Groups – direct loans up to Rs.2 lacs	9.50%p.a.	9%p.a.	8.75%p.a.	8.75%p.a.
17	Loans to Self Help Groups – direct loans above Rs.2 lacs	10.50%p.a.	10%p.a.	9.75%p.a.	9.75%p.a.
18	SI&SB loans repayable on demand or up to one year limits up to Rs.25000/-	9.60%p.a.	9.10%p.a.	8.85%p.a	8.75%p.a.
19	SI&SB loans repayable on demand or up to one year limits above Rs.25000/- and up to Rs.2 lacs	10.60%p.a.	10.10%p.a	9.85%p.a.	9.75%p.a.
20	SSI Working capital advance for Rs.2 lacs and above but below Rs.25 lacs repayable on demand or up to one year	12.10%p.a.	11.60%p.a	11.35%p.a.	11.25%p.a.
21	SBF working capital Advance for Rs. 2 lacs and above but below Rs.25 lacs repayable on demand or up to one year	12.60%p.a.	12.10%p.a.	11.85%p.a.	11.75%p.a.
22	SI&SB term loans repayable beyond one year – loans up to Rs.25000/-	10.10% p.a.	9.60%p.a.	9.35%p.a.	9.25%p.a.
23	SI&SB term loans repayable beyond one year – loans above Rs.25000/- and up to Rs. 2 lacs	11.10% p.a.	10.60%p.a.	10.35%p.a.	10.25%p.a.

Sl. No.	Interest Applicable for	w.e.f. 01.11.2002	w.e.f. 01.01.2003	w.e.f. 05.05.2003	w.e.f. 01.07.2003
24	SSI Term Loan above Rs.2 lacs but below Rs.25 lacs	12.85%p.a.	12.35%p.a.	12.10%p.a.	12.00%p.a.
25	Small Business sub seg. Term loans Rs.2 lacs	13.10%p.a.	12.60%p.a.	12.35%p.a.	12.25%p.a.
26	SSI Cash credit & Working Capital Demand Loan repayable on demand or up to one year Rs.25 lacs and above linked CRA and SBAR	11.85%p.a. to 13.25%p.a.	11.35%p.a. to 12.75%p.a.	11.10%p.a. to 12.50%p.a.	10.75%p.a. to 12.50%p.a.
27	SSI Term loans repayable beyond one year Rs.25 lacs and above linked to CRA and SBMTLR	12.35%p.a. to 13.75%p.a.	11.85%p.a. to 13.25%p.a.	11.60%p.a. to 13%p.a.	11.25%p.a. to 13%p.a.

Sl. No.	Interest Applicable for	w.e.f. 01.11.2003	w.e.f. 01.01.2004	w.e.f. 01.05.2006	w.e.f. 02.08.2006
1	C&I-Working capital (CC & Working capital Demand Loan) Repayable on demand or up to 1 year (linked to SBAR and CRA rating)	11.25%p.a to 13%p.a.	11%p.a. to 12.75%p.a.	11.50%p.a. to 13.25%p.a.	11.75%p.a. to 13.50%p.a.
2	C&I Term loans repayable beyond 1 year but before 3 years linked to SBAR and CRA rating)	11.50%p.a. to 13.25%p.a.	11%p.a. to 12.75%p.a.	11.50%p.a. to 13.25%p.a.	11.75%p.a. to 13.50%p.a.
3	C&I-Term Loan sanctioned on or after 1.11.97 but before 1.11.99 (linked to SBMTLR and SBTL rating)	11.60%p.a. to 13.50%p.a.	11.35%p.a. to 13.25%p.a.	11.85%p.a. to 13.75%p.a.	12.10%p.a. to 14%p.a.
4	C&I-Term Loan sanctioned on or after 1.11.99 (linked to SBMTLR and SBTL rating) repayable 3 years and beyond	11.75%p.a. to 13.50%p.a.	11.50%p.a. to 13.25%p.a.	12%p.a. to 13.75%p.a.	12.25%p.a. to 14%p.a.
5	C&I - Interest rates on loans and advances up to Rs.25000/(repayable on demand or up to one year)Linked to SBAR	8.75%p.a.	8.75%p.a.	8.75%p.a.	8.75%p.a.
6	C&I - Interest rates on loans and advances above Rs.25000/ and up to Rs.2 lacs (repayable on demand or up to one year) Linked to SBAR	9.75%p.a.	9.75%p.a.	9.75%p.a.	9.75%p.a.
7	C&I - Interest rates on loans and advances above Rs.2 lacs and up to Rs.5 lacs (repayable on demand or up to one year) Linked to SBAR	---	10.25%p.a.	10.75%p.a.	11%p.a.
8	C&I - Interest rates on loans and advances above Rs.5 lacs and up to Rs.25 lacs (repayable on demand or up to one year) linked to SBAR	-----	11%p.a.	11.50%p.a.	11.75%p.a.
9	C&I - Interest rates on loans and advances up to Rs.25000/ sanctioned on or after 01.04.2000 (Repayable beyond 1 year)	9.25%p.a.	9.25%p.a.	9.25%p.a.	9.25%p.a.

Sl. No.	Interest Applicable for	w.e.f. 01.11.2003	w.e.f. 01.01.2004	w.e.f. 01.05.2006	w.e.f. 02.08.2006
10	C&I - Interest rates on loans and advances above Rs.25000/ and up to Rs.2 lacs - sanctioned on or after 01.04.2000 (Repayable beyond 1 year)	10.25%p.a.	10.25%p.a.	10.25%p.a.	10.25%p.a.
11	C&I - Interest rates on loans and advances above Rs.2lacs and up to Rs.5 lacs - sanctioned on or after 01.04.2000 (Repayable beyond 1 year)	-----	10.75%p.s	11.25%p.a.	11.50%p.a.
12	C&I - Interest rates on loans and advances above Rs.5 lacs and up to Rs.25 lacs - sanctioned on or after 01.04.2000 (Repayable beyond 1 year)	-----	11.50%p.a.	12.25%p.a.	12.50%p.a.
13	Agricultural a Segments - limit repayable on demand or up to one year-up to Rs.50000/- (linked to SBAR)	8.75%p.a.	8.50%p.a.	9.00%p.a.	9.00%p.a.
14	Agricultural a Segments - limit repayable on demand or up to one year-above Rs.50000/- and up to Rs.2 lacs (linked to SBAR)	9.75%p.a.	9.50%p.a.	10%p.a.	10%p.a.
15	Agricultural a Segments – limit repayable on demand or up to one year-above Rs.2 lacs but up to Rs.5 lacs (linked to SBAR)	10.50%p.a.	10.25%p.a.	10.75%p.a.	10.75%p.a.
16	Agricultural a Segments – limit repayable on demand or up to one year-above Rs.5 lacs but below Rs.25 lacs (linked to SBAR)	11.50%p.a.	11.25%p.a.	11.75%p.a.	11.75%p.a.
17	Agricultural a Segments - limit repayable beyond one year/ in 3 years and above-up to Rs.50000/- (linked to SBMTLR/SBARw.e.f.1.5.2006))	9.25%p.a.	9.00%p.a.	9.50%p.a.	9.50%p.a.
18	Agricultural a Segments - limit repayable beyond one year/ in 3 years and above Rs.50000/- and up to Rs.2 lacs (linked to SBMTLR/SBAR w.e.f. 01.05.2006))	10%p.a.	9.75%p.a.	10.25%p.a.	10.25%p.a.
19	Agricultural a Segments – limit repayable beyond one year/ in 3years and above Rs.2 lacs but up to Rs.5 lacs (linked to SBMTLR/.SBAR w.e.f.1.5.2006)	10.50%p.a.	10.25%p.a.	10.75%p.a.	10.75%p.a.

Sl. No.	Interest Applicable for	w.e.f. 01.11.2003	w.e.f. 01.01.2004	w.e.f. 01.05.2006	w.e.f. 02.08.2006
20	Agricultural a Segments – limit repayable beyond one year / in 3 years and above Rs.5 lacs but below Rs.25 lacs (linked to SBMTLR/SBAR w.e.f.1.5.2006)	12%p.a.	11.75%p.a.	12.25%p.a.	12.25%p.a.
21	Agri. segment working capital repayable on demand or up to one year- linked to SBAR and CRA -limits of Rs.25 lacs and above	11% p.a. to 12.50%p.a.	10.75%p.a. to 12.25%p.a.	11.25%p.a. to 12.75%p.a.	11.25%p.a. to 12.75%p.a.
22	Agri segment term loan repayable up to and beyond 3 years linked to SBMTLR – 25 lacs and above	11.50%p.a. to 13%p.a.	11.25%p.a. to 12.75%p.a.	11.75%p.a. to 13.25%p.a.	11.75%p.a. to 13.25%p.a.
23	Agri segment term loan repayable up to 3 years linked to SBAR – 25 lacs and above	---	10.75%p.a. to 12.25%p.a.	11.25%p.a. to 12.75%p.a.	11.25%p.a. to 12.75%p.a.
24	Direct Loans to Self Help Group up to Rs.2 lacs	8.75%p.a.	8.50%p.a.	9%p.a.	9%p.a.
25	Direct Loans to Self Help Group above Rs.2 lacs	9.75%p.a.	9.50%p.a.	10%p.a.	10%p.a.
26	SIB Segment –limit repayable on demand or up to one year – up to Rs.50000 (linked to SBAR)	8.75%p.a.	8.50%p.a.	9%p.a.	9%p.a.
27	SIB Segment –limit repayable on demand or up to one year – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR)	9.75%p.a.	9.50%p.a.	10%p.a.	10%p.a.
28	SIB Segment –limit repayable on demand or up to one year – Above Rs.2 lacs and up to Rs.5 lacs (linked to SBAR)	10.50%p.a.	10.25%p.a.	10.75%p.a.	10.75%p.a.
29	SIB Segment –limit repayable on demand or up to one year – Above Rs.5 lacs and up to Rs.25 lacs (linked to SBAR)	11.25%p.a.	11%p.a.	11.50%p.a.	11.50%p.a.
30	SIB Segment – Limit repayable beyond one year / in 3 years and above (linked to SBMTLR/SBAR w.e.f.1.5.2006) - up to Rs.50000/	9.25%p.a.	9.00%p.a.	9.50%p.a.	9.50%p.a.
31	SIB Segment – Limit repayable beyond one year / in 3 years and above (linked to SBMTLR/ SBAR w.e.f.1.5.2006) - Rs.50000/ and up to Rs.2 lacs	10.25%p.a.	10%p.a.	10.50%p.a.	10.50%p.a.
32	SIB Segment – Limit repayable beyond one year / in 3 years and above (linked to SBMTLR/ SBAR w.e.f.1.5.2006) - Rs.2 lacs and up to Rs.5 lacs	11%p.a.	10.75%p.a.	11.25%p.a.	11.25%p.a.

Sl. No.	Interest Applicable for	w.e.f. 01.11.2003	w.e.f. 01.01.2004	w.e.f. 01.05.2006	w.e.f. 02.08.2006
33	SIB Segment – Limit repayable beyond one year / in 3 years and above (linked to SBMTLR / SBAR w.e.f.1.5.2006) - Rs.5 lacs and up to Rs.25 lacs	12%p.a	11.75%p.a.	12.25%p.a.	12.25%p.a.
34	SSI Segment working capital loans repayable on demand or up to one year (linked to SBAR and CRA) limit of Rs.25 lacs and above	10.75%p.a. to 12.50%p.a.	10.50%p.a. to 12.25%p.a.	11%p.a. to 12.75%p.a	11%p.a. to 12.75%p.a
35	SSI-Term loans repayable within 3 years or beyond 3 years linked to SBMTLR / SBAR w.e.f.1.5.2006) – CRA – limit Rs.25 lacs and above	11.25%p.a. to 13%p.a.	11%p.a. to 12.75%p.a.	11.50%p.a. to 13.25%p.a.	11.50%p.a. to 13.25%p.a.
36	SSI Term loans repayable beyond one year but within 3 years linked to CRA – SBAR- limit t Rs.25 lacs and above	-----	10.50%p.a. to 12.25%p.a.	11.00%p.a. to 12.75%p.a.	11.00%p.a. to 12.75%p.a.
37	SSI loans repayable in 3 years and beyond 3 years – above Rs.25 lacs but up to Rs.50 lacs (undear SME Smart Score scheme)	----	-----	12%p.a.	12%p.a.

Sl. No.	Interest Applicable for	w.e.f. 10.11.2006	w.e.f 27.12.2006	w.e.f. 20.02.2007	w.e.f 09.04.2007	w.e.f. 16.02.2008	w.e.f. 27.02.2008
1	C&I-Working capital (CC & Working capital Demand Loan) Repayable on demand or up to 1 year (linked to SBAR and CRA rating)	11.75%p.a. to 13.50%p.a.	12.25%p.a. to 14%p.a.	13%p.a. to 14.75%p.a.	13.50%p.a. to 15.25%p.a.	13.25%p.a. to 15%p.a.	13% p.a. to 14.75%p.a.
2	C&I Term loans repayable beyond 1 year but before 3 years linked to SBAR	11.75%p.a. to 13.50%p.a.	12.25%p.a. to 14%p.a.	13%p.a. to 14.75%p.a.	13.50%p.a. to 15.25%p.a.	13.25%p.a. to 15%p.a.	13% p.a. to 14.75%p.a.
3	C&I-Term Loan sanctioned on or after 1.11.97 but before 1.11.99 (linked to SBMTLR and CRA rating)	12.10%p.a. to 14%p.a.	12.60%p.a. to 14.50%p.a.	13.35%p.a. to 15.25%p.a.	13.85%p.a. to 15.75%p.a.	13.60%p.a. to 15.50%p.a.	13.35%p.a. to 15.25%p.a.
4	C&I-Term Loan sanctioned on or after 1.11.99 (linked to SBMTLR and CRA rating) repayable 3 years and beyond	12.25%p.a. to 14%p.a.	12.75%p.a. to 14.50%p.a.	13.50%p.a. to 15.25%p.a.	14%p.a. to 15.75%p.a.	13.75%p.a. to 15.50%p.a.	13.50%p.a. to 15.25%p.a.
5	C&I - Interest rates on loans and advances up to Rs.25000/(repayable on demand or up to one year / up to 3 years)Linked to SBAR	8.75%p.a.	9.25%p.a.	10.00%p.a.	10.50%p.a.	10.25%p.a.	10%p.a.
6	C&I - Interest rates on loans and advances above Rs.25000/ and up to Rs.2 lacs (repayable on demand or up to one year / up to 3 years) Linked to SBAR	9.75%p.a.	10.25%p.a.	11%p.a.	11.50%p.a.	11.25%p.a.	11%p.a.
7	C&I - Interest rates on loans and advances above Rs.2 lacs and up to Rs.5 lacs (repayable on demand or up to one year / up to 3 years)Linked to SBAR	11%p.a.	11.50%p.a.	12.25%p.a.	12.75%p.a.	12.50%p.a.	12.25%p.a.
8	C&I - Interest rates on loans and advances above Rs.5 lacs and up to Rs.25 lacs (repayable on demand or up to one year / 3 years) linked to SBAR	11.75%p.a.	12.25%p.a.	13%p.a.	13.50%p.a.	13.25%p.a.	13%p.a.
9	C&I - Interest rates on Term loans and advances up to Rs.25000/ (Repayable in 3 years and above)	9.25%p.a.	9.75%p.a.	10.50%p.a.	11%p.a.	10.75%p.a.	10.50%p.a.
10	C&I - Interest rates on Term loans and advances above Rs.25000/ and up to Rs.2 lacs – (Repayable in 3 years and above)	10.25%p.a.	10.75%p.a.	11.50%p.a.	12%p.a.	11.75%p.a.	11.50%p.a.

Sl. No.	Interest Applicable for	w.e.f. 10.11.2006	w.e.f 27.12.2006	w.e.f. 20.02.2007	w.e.f 09.04.2007	w.e.f. 16.02.2008	w.e.f. 27.02.2008
11	C&I - Interest rates on Term loans and advances above Rs.2lacs and up to Rs.5 lacs - Repayable in 3 years and above	11.50%p.a.	12%p.a.	12.75%p.a.	13.25%p.a.	13%p.a.	12.75%p.a.
12	C&I - Interest rates on Term loans and advances above Rs.5 lacs and up to Rs.25 lacs – (Repayable in 3 years and above)	12.50%p.a.	13%p.a.	13.75%p.a.	14.25%p.a.	14%p.a.	13.75%p.a.
13	Agricultural a Segments - limit repayable on demand or up to one year-up to Rs.50000/- (linked to SBAR)	9%p.a.	9.50%p.a.	9.50%p.a.	10%p.a.	9.75%p.a.	9.50%p.a.
14	Agricultural a Segments - limit repayable on demand or up to one year-above Rs.50000/- and up to Rs.2 lacs (linked to SBAR)	10%p.a.	10.50%p.a.	10.50%p.a.	11%p.a.	10.75%p.a.	10.50%p.a.
15	Agricultural a Segments - limit repayable on demand or up to one year-above Rs.2 lacs and up to Rs.3 lacs (linked to SBAR)	10.75%p.a.	11.25%p.a.	11.25%p.a.	11.75%p.a.	11.50%p.a.	11.25%p.a.
16	Agricultural a Segments – limit repayable on demand or up to one year-above Rs.3 lacs but up to Rs.5 lacs (linked to SBAR)	11%p.a.	11.50%p.a.	12.25%p.a.	12.75%p.a.	12.50%p.a.	12.25%p.a.
17	Agricultural a Segments – limit repayable on demand or up to one year-above Rs.5 lacs but below Rs.25 lacs (linked to SBAR)	12%p.a.	12.50%p.a.	13.25%p.a.	13.75%p.a.	13.50%p.a.	13.25%p.a.
18	Agricultural a Segments - limit repayable in 3 years and above-up to Rs.50000/- (linked to SBAR)	9.75%p.a.	10.25%p.a.	11%p.a.	11.50%p.a.	11.25%p.a.	11%p.a.
19	Agricultural a Segments - limit repayable in 3 years and above Rs.50000/- and up to Rs.2 lacs (linked to SBAR)	10.50%p.a.	11%p.a.	12%p.a.	12.50%p.a.	12.25%p.a.	12%p.a.
20	Agricultural a Segments – limit repayable in 3years and above Rs.2 lacs but up to Rs.5 lacs (linked to SBAR)	11%p.a.	11.50%p.a.	12.75%p.a.	13.25%p.a.	13%p.a.	12.75%p.a.
21	Agricultural a Segments – limit repayable in 3 years and above Rs.5 lacs but below Rs.25 lacs (linked to SBAR)	12.50%p.a.	13%p.a.	13.75%p.a.	14.25%p.a.	14%p.a.	13.75%p.a.

Sl. No.	Interest Applicable for	w.e.f. 10.11.2006	w.e.f 27.12.2006	w.e.f. 20.02.2007	w.e.f 09.04.2007	w.e.f. 16.02.2008	w.e.f. 27.02.2008
22	Agri. segment working capital repayable on demand or up to one year- linked to SBAR and CRA -limits of Rs.25 lacs and above	11.50%p.a. to 13%p.a.	12%p.a. to 13.50%p.a.	12.75%p.a. to 14.25%p.a.	13.25%p.a. to 14.75%p.a.	13%p.a. to 14.50%p.a.	12.75%p.a. to 14.25%p.a.
23	Agri segment loan repayable in 3 years and above linked to SBAR – 25 lacs and above	12%p.a. to 13.50%p.a.	12.50%p.a. to 14%p.a.	13.25%p.a. to 14.75%p.a.	13.75%p.a. to 15.25%p.a.	13.50%p.a. to 15%p.a.	13.25%p.a. to 14.75%p.a.
24	Agri segment loan repayable beyond one year but before 3 years linked to SBAR – 25 lacs and above	11.50%p.a. to 13%p.a.	12%p.a. to 13.50%p.a.	12.75%p.a. to 14.25%p.a.	13.25%p.a. to 14.75%p.a.	13%p.a. to 14.50%p.a.	12.75%p.a. to 14.25%p.a.
25	Direct Loans to Self Help Group up to Rs.2 lacs	9.25%p.a.	9.75%p.a.	10.50%p.a.	11%p.a.	10.75%p.a.	10.50%p.a.
26	Direct Loans to Self Help Group above Rs.2 lacs	10.25%p.a.	10.75%p.a.	11.50%p.a.	12%p.a.	11.75%p.a.	11.50%p.a.
27	SBF Segment –limit repayable on demand or up to one year/before 3 years – up to Rs.50000 (linked to SBAR)	9.25%p.a.	9.75%p.a.	10.50%p.a.	11%p.a.	10.75%p.a.	10.50%p.a.
28	SBF Segment –limit repayable on demand or up to one year/before 3 years – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR)	10.25%p.a.	10.75%p.a.	11.50%p.a.	12%p.a.	11.75%p.a.	11.50%p.a.
29	SBF Segment –limit repayable on demand or up to one year/before 3 years – Above Rs.2 lacs and up to Rs.5 lacs (linked to SBAR)	11%p.a.	11.50%p.a.	12.25%p.a.	12.75%p.a.	12.50%p.a.	12.25%p.a.
30	SBF Segment –limit repayable on demand or up to one year / before 3 years – Above Rs.5 lacs and up to Rs.25 lacs (linked to SBAR)	11.75%p.a.	12.25%p.a.	13%p.a.	13.50%p.a.	13.25%p.a.	13%p.a.
31	SBF Segment – Limit repayable in 3 years and above (linked to SBAR) - up to Rs.50000/	9.75%p.a.	10.25%p.a.	11%p.a.	11.50%p.a.	11.25%p.a.	11%p.a.
32	SBF Segment – Limit repayable in 3 years and above (linked to SBAR) - Rs.50000/ and up to Rs.2 lacs	10.75%p.a.	11.25%p.a.	12%p.a.	12.50%p.a.	12.25%p.a.	12%p.a.
33	SBF Segment – Limit repayable in 3 years and above (linked to SBAR - Rs.2 lacs and up to Rs.5 lacs	11.50%p.a.	12%p.a.	12.75%p.a.	13.25%p.a.	13%p.a.	12.75%p.a.
34	SBF Segment – Limit repayable in 3 years and above (linked to SBAR- Rs.5 lacs and up to Rs.25 lacs	12.50%p.a.	13%p.a.	13.75%p.a.	14.25%p.a.	14%p.a.	13.75%p.a.

Sl. No.	Interest Applicable for	w.e.f. 10.11.2006	w.e.f 27.12.2006	w.e.f. 20.02.2007	w.e.f 09.04.2007	w.e.f. 16.02.2008	w.e.f. 27.02.2008
35	SSI Segment working capital loans repayable on demand or up to one year (linked to SBAR and CRA) limit of Rs.25 lacs and above	11.25%p.a. to 13%p.a.	11.75%p.a. to 13.50%p.a.	12.50%p.a. to 14.25%p.a.	13%p.a. to 14.75%p.a.	12.75%p.a. to 14.50%p.a.	12.50%p.a. to 14.25%p.a.
36	SSI-Term loans repayable in 3 years and above linked to SBAR – CRA – limit Rs.25 lacs and above	11.75%p.a. to 13.50%p.a.	12.25%p.a. to 14%p.a.	13%p.a. to 14.75%p.a.	13.50%p.a. to 15.25%p.a.	13.25%p.a. to 15%p.a.	13%p.a. to 14.75%p.a.
37	SSI Term loans repayable beyond one year but within 3 years linked to CRA – SBAR- limit t Rs.25 lacs and above	11.25%p.a. to 13%p.a.	11.75%p.a. to 13.50%p.a.	12.50%p.a. to 14.25%p.a.	13%p.a. to 14.75%p.a.	12.75%p.a. to 14.50%p.a.	12.50%p.a. to 14.25%p.a.
38	SSI Segment –limit repayable on demand or up to one year/but before 3 years – up to Rs.50000 (linked to SBAR) Under SME Score System	9.25%p.a.	9.75%p.a.	10.50%p.a.	11%p.a.	10.75%p.a.	10.50%p.a.
39	SSI Segment –limit repayable on demand or up to one year/but before 3 years – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR) Under SME Score System	10.25%p.a.	10.75%p.a.	11.50%p.a.	12%p.a.	11.75%p.a.	11.50%p.a.
40	SSI Segment –limit repayable on demand or up to one year/but before 3 years – Above Rs.2 lacs and up to Rs.5 lacs (linked to SBAR) Under SME Score System	11%p.a.	11.50%p.a.	12.25%p.a.	12.75%p.a.	12.50%p.a.	12.25%p.a.
41	SSI Segment –limit repayable on demand or up to one year/but before 3 years – Above Rs.5 lacs and up to Rs.25 lacs (linked to SBAR) Under SME Score System	11.25%p.a.	11.75%p.a.	12.50%p.a.	13%p.a.	12.75%p.a.	12.50%p.a.
42	SSI Segment –Term loan limit repayable on demand or up to one year/but before 3 years – Above Rs.25 lacs and up to Rs.50 lacs (linked to SBAR) Under SME Score System	11.75%p.a.	12.25%p.a.	13%p.a.	13.50%p.a.	13.25%p.a.	13%p.a.

Sl. No.	Interest Applicable for	w.e.f. 10.11.2006	w.e.f 27.12.2006	w.e.f. 20.02.2007	w.e.f 09.04.2007	w.e.f. 16.02.2008	w.e.f. 27.02.2008
43	SSI Segment – Term loan limit repayable in 3 years and above – up to Rs.50000 (linked to SBAR) Under SME Score System	9.75%p.a.	10.25%p.a.	11%p.a.	11.50%p.a.	11.25%p.a.	11%p.a.
44	SSI Segment – Term loan limit repayable in 3 years and above – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR) Under SME Score System	10.75%p.a.	11.25%p.a.	12%p.a.	12.50%p.a.	12.25%p.a.	12%p.a.
45	SSI Segment – Term loan limit repayable in 3 years and above – Above Rs.2 lacs and up to Rs.5 lacs (linked to SBAR) Under SME Score System	11.50%p.a.	12%p.a.	12.75%p.a.	13.25%p.a.	13%p.a.	12.75%p.a.
46	SSI Segment – Term loan limit repayable in 3 years and above – Above Rs.5 lacs and up to Rs.25 lacs (linked to SBAR) Under SME Score System	11.75%p.a.	12.25%p.a.	13%p.a.	13.50%p.a.	13.25%p.a.	13%p.a.
47	SSI Segment – Term loan limit repayable in 3 years and above – Above Rs.25 lacs and up to Rs.50 lacs (linked to SBAR) Under SME Score System	12.25%p.a.	12.75%p.a.	13.50%p.a.	14%p.a.	13.75%p.a.	13.50%p.a.

Sl. No.	Interest Applicable for	w.e.f 27.06.2008	w.e.f 12.08.2008	w.e.f 10.11.2008	w.e.f. 01.01.2009	w.e.f 29.06.2009	w.e.f 17.08.2010
1	C&I-Working capital (CC & Working capital Demand Loan) Repayable on demand or up to 1 year (linked to SBAR and CRA rating)	13.50%p.a. to 15.25%p.a	14.50%p.a. to 16.25%p.a.	13.75%p.a. to 15.50%p.a.	13%p.a. to 14.75%p.a.	12.50%p.a. to 14.25%p.a.	12.25%p.a. to 14.75%p.a.
2	C&I Term loans repayable beyond 1 year but before 3 years linked to SBAR	13.50%p.a. to 15.25%p.a	14.50%p.a. to 16.25%p.a.	13.75%p.a. to 15.50%p.a.	13%p.a. to 14.75%p.a.	12.50%p.a. to 14.25%p.a.	12.25%p.a. to 14.75%p.a.
3	C&I-Term Loan sanctioned on or after 1.11.97 but before 1.11.99 (linked to SBMTLR and CRA rating	13.85%p.a. to 15.75%p.a.	14.85%p.a. to 16.75%p.a.	14.10%p.a. to 16%p.a.	13.35%p.a. to 15.25%p.a.	12.85%p.a. to 14.75%p.a.	13.35%p.a. to 15.25%p.a.
4	C&I-Term Loan sanctioned on or after 1.11.99 (linked to SBMTLR and CRA rating) repayable in 3 years and beyond	14%p.a. to 15.75%p.a.	15%p.a. to 16.75%p.a.	14.25%p.a. to 16%p.a.	13.50%p.a. to 15.25%p.a.	13%p.a. to 14.75%p.a.	13.50%p.a. to 15.25%p.a.
5	C&I - Interest rates on loans and advances up to Rs.25000/(repayable on demand or up to one year / up to 3 years)Linked to SBAR	10.50%p.a.	11.50%p.a.	10.75%p.a.	10%p.a.	9.50%p.a.	10%p.a.
6	C&I - Interest rates on loans and advances above Rs.25000/ and up to Rs.2 lacs (repayable on demand or up to one year / up to 3 years) Linked to SBAR	11.50%p.a.	12.50%p.a.	11.75%p.a.	11%p.a.	10.50%p.a.	11%p.a.
7	C&I - Interest rates on loans and advances above Rs.2 lacs and up to Rs.5 lacs (repayable on demand or up to one year / up to 3 years)Linked to SBAR	12.75%p.a.	13.75%p.a.	13%p.a.	12.25%p.a.	11.75%p.a.	12.25%p.a.
8	C&I - Interest rates on loans and advances above Rs.5 lacs and up to Rs.25 lacs (repayable on demand or up to one year / 3 years) linked to SBAR	13.50%p.a.	14.50%p.a.	13.75%p.a.	13%p.a.	12.50%p.a.	13%p.a.
9	C&I - Interest rates on loans and advances up to Rs.25000/ (Repayable in 3 years and above)	11%p.a.	12%p.a.	11.25%p.a.	10.50%p.a.	10%p.a.	10.50%p.a.
10	C&I - Interest rates on loans and advances above Rs.25000/ and up to Rs.2 lacs – (Repayable in 3 years and above)	12%p.a.	13%p.a.	12.25%p.a.	11.50%p.a.	11%p.a.	11.50%p.a.

Sl. No.	Interest Applicable for	w.e.f 27.06.2008	w.e.f 12.08.2008	w.e.f 10.11.2008	w.e.f. 01.01.2009	w.e.f 29.06.2009	w.e.f 17.08.2010
11	C&I - Interest rates on loans and advances above Rs.2lacs and up to Rs.5 lacs - Repayable in 3 years and above	13.25%p.a.	14.25%p.a.	13.50%p.a.	12.75%p.a.	12.25%p.a.	12.75%p.a.
12	C&I - Interest rates on loans and advances above Rs.5 lacs and up to Rs.25 lacs – (Repayable in 3 years and above)	14.25%p.a.	15.25%p.a.	14.50%p.a.	13.75%p.a.	13.25%p.a.	13.75%p.a.
13	Agricultural a Segments - limit repayable on demand or up to one year-up to Rs.50000/- (linked to SBAR)	10%p.a.	*for AGRI Effective date:01.10. 2008 11%p.a.	10.25%p.a.	9.50%p.a.	9%p.a.	9.50%p.a.
14	Agricultural a Segments - limit repayable on demand or up to one year-above Rs.50000/- and up to Rs.2 lacs (linked to SBAR)	11%p.a.	12%p.a.	11.25%p.a.	10.50%p.a.	10%p.a.	10.50%p.a.
15	Agricultural a Segments - limit repayable on demand or up to one year-above Rs.2 lacs and up to Rs.3 lacs (linked to SBAR)	11.75%p.a.	12.75%p.a.	12%p.a.	11.25%p.a.	10.75%p.a.	11.25%p.a.
16	Agricultural a Segments – limit repayable on demand or up to one year-above Rs.3 lacs but up to Rs.5 lacs (linked to SBAR)	12.75%p.a.	13.75%p.a.	13%p.a.	12.25%p.a.	11.75%p.a.	12.25%p.a.
17	Agricultural a Segments – limit repayable on demand or up to one year-above Rs.5 lacs but below Rs.25 lacs (linked to SBAR)	13.75%p.a.	14.75%p.a.	14%p.a.	13.25%p.a.	12.75%p.a.	13.25%p.a.
18	Agricultural a Segments - limit repayable in 3 years and above-up to Rs.50000/- (linked to SBAR)	11.50%p.a.	12.50%p.a.	11.75%p.a.	11%p.	10.50%p.a.	11%p.a.

Sl. No.	Interest Applicable for	w.e.f 27.06.2008	w.e.f 01.10.2008	w.e.f 10.11.2008	w.e.f. 01.01.2009	w.e.f 29.06.2009	w.e.f 17.08.2010
19	Agricultural a Segments - limit repayable in 3 years and above Rs.50000/- and up to Rs.2 lacs (linked to SBAR)	12.50%p.a.	13.50%p.a.	12.75%p.a.	12%p.a.	11.50%p.a.	12%p.a.
20	Agricultural a Segments – limit repayable in 3years and above Rs.2 lacs but up to Rs.5 lacs (linked to SBAR)	13.25%p.a.	14.25%p.a.	13.50%p.a.	12.75%p.a.	12.25%p.a.	12.75%p.a.
21	Agricultural a Segments – limit repayable in 3 years and above Rs.5 lacs but below Rs.25 lacs (linked to SBAR)	14.25%p.a.	15.25%p.a.	14.50%p.a.	13.75%p.a.	13.25%p.a.	13.75%p.a.
22	Agri. segment working capital repayable on demand or up to one year- linked to SBAR and CRA -limits of Rs.25 lacs and above	13.25%p.a. to 14.75%p.a.	14.25%p.a. to 15.75%p.a.	13.50%p.a. to 15%p.a.	12.75%p.a. to 14.25%p.a.	12.25%p.a. to 13.75%p.a.	12%p.a. to 14.25%p.a.
23	Agri segment loan repayable in 3 years and above linked to SBAR – 25 lacs and above	13.75%p.a. to 15.25%p.a.	14.75%p.a. to 16.25%p.a.	14%p.a. to 15.50%p.a.	13.25%p.a. to 14.75%p.a.	12.75%p.a. to 14.25%p.a.	12.50%p.a. to 14.75%p.a.
24	Agri segment loan repayable up to 3 years linked to SBAR – 25 lacs and above	13.25%p.a. to 14.75%p.a.	14.25%p.a. to 15.75%p.a.	13.50%p.a. to 15%p.a.	12.75%p.a. to 14.25%p.a.	12.25%p.a. to 13.75%p.a.	12%p.a. to 14.25%p.a.
25	Direct Loans to Self Help Group up to Rs.2 lacs	11%p.a.	12%p.a.	11.25%p.a.	10.50%p.a.	10%p.a.	10.50%p.a.
26	Direct Loans to Self Help Group above Rs.2 lacs	12%p.a.	13%p.a.	12.25%p.a.	11.50%p.a.	11%p.a.	11.50%p.a.

Sl. No.	Interest Applicable for	w.e.f 27.06.2008	w.e.f 12.08.2008	w.e.f 10.11.2008	w.e.f. 01.01.2009	w.e.f 29.06.2009	w.e.f 17.08.2010
27	SBF Segment –limit repayable on demand or up to one year – up to Rs.50000 (linked to SBAR)	11%p.a.	12%p.a.	11.25%p.a.	10.50%p.a.	10%p.a.	10.50%p.a.
28	SBF Segment –limit repayable on demand or up to one year – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR)	12%p.a.	13%p.a.	12.25%p.a.	11.50%p.a.	11%p.a.	11.50%p.a.
29	SBF Segment –limit repayable on demand or up to one year – Above Rs.2 lacs and up to Rs.5 lacs (linked to SBAR)	12.75%p.a.	13.75%p.a.	13%p.a.	12.25%p.a.	11.75%p.a.	12.25%p.a.
30	SBF Segment –limit repayable on demand or up to one year – Above Rs.5 lacs and up to Rs.25 lacs (linked to SBAR)	13.50%p.a.	14.50%p.a.	13.75%p.a.	13%p.a.	12.50%p.a.	13%p.a.
31	SBF Segment – Limit repayable in 3 years and above (linked to SBAR) - up to Rs.50000/	11.50%p.a.	12.50%p.a.	11.75%p.a.	11%p.a.	10.50%p.a.	11%p.a.
32	SBF Segment – Limit repayable in 3 years and above (linked to SBAR) - Rs.50000/ and up to Rs.2 lacs	12.50%p.a.	13.50%p.a.	12.75%p.a.	12%p.a.	11.50%p.a.	12%p.a.
33	SBF Segment – Limit repayable in 3 years and above (linked to SBAR - Rs.2 lacs and up to Rs.5 lacs	13.25%p.a.	14.25%p.a.	13.50%p.a.	12.75%p.a.	12.25%p.a.	12.75%p.a.
34	SBF Segment – Limit repayable in 3 years and above (linked to SBAR- Rs.5 lacs and up to Rs.25 lacs	14.25%p.a.	15.25%p.a.	14.50%p.a.	13.75%p.a.	13.25%p.a.	13.75%p.a.

Sl. No.	Interest Applicable for	w.e.f 27.06.2008	w.e.f 12.08.2008	w.e.f 10.11.2008	w.e.f. 01.01.2009	w.e.f 29.06.2009	w.e.f 17.08.2010
35	SSI Segment working capital loans repayable on demand or up to one year (linked to SBAR and CRA) limit of Rs.25 lacs and above	13%p.a. to 14.75%p.a.	14%p.a. to 15.75%p.a.	13.25%p.a. to 15%p.a.	12.50%p.a. to 14.50%p.a.	12%p.a. to 14%p.a.	11.75%p.a. to 14.50%p.a.
36	SSI-Term loans repayable in 3 years and above linked to SBAR – CRA – limit Rs.25 lacs and above	13.50%p.a. to 15.25%p.a.	14.50%p.a. to 16.25%p.a.	13.75%p.a. to 15.50%p.a.	13% to 14.75%p.a.	12.50%p.a. to 14.25%	13%p.a. to 14.75%p.a.
37	SSI Term loans repayable beyond one year but within 3 years linked to CRA – SBAR- limit t Rs.25 lacs and above	13%p.a. to 14.75%p.a.	14%p.a. to 15.75%p.a.	13.25%p.a. to 15%p.a.	12.50%p.a. to 14.25%p.a.	12%p.a. to 13.75%p.a.	12.50%p.a. to 14.25%p.a.
38	SSI Segment –limit repayable on demand or up to one year/before 3 years – up to Rs.50000 (linked to SBAR) Under SME Score System	11%p.a.	12%p.a.	11.25%	10.25%p.a.	10%p.a.	10.50%p.a.
39	SSI Segment –limit repayable on demand or up to one year/before 3 years – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR) Under SME Score System	12%p.a.	13%p.a.	12.25%p.a.	11.25%p.a.	11%p.a.	11.50%p.a.
40	SSI Segment –limit repayable on demand or up to one year/before 3 years – Above Rs.2 lacs and up to Rs.5 lacs (linked to SBAR) Under SME Score System	12.75%p.a.	13.75%p.a.	13%p.a.	12%p.a.	11.75%p.a.	12.25%p.a.
41	SSI Segment –limit repayable on demand or up to one year /before 3 years – Above Rs.5 lacs and up to Rs.25 lacs (linked to SBAR) Under SME Score System	13%p.a.	14%p.a.	13.25%p.a.	12.25%p.a.	12%p.a.	12.50%p.a.
42	SSI Segment –Term loan limit repayable on demand or up to one year/before 3 years – Above Rs.25 lacs and up to Rs.50 lacs (linked to SBAR) Under SME Score System	13.50%p.a.	14.50%p.a.	13.75%p.a.	12.75%p.a.	--	---

Sl. No.	Interest Applicable for	w.e.f 27.06.2008	w.e.f 12.08.2008	w.e.f 10.11.2008	w.e.f. 01.01.2009	w.e.f 29.06.2009	w.e.f 17.08.2010
43	SSI Segment – Term loan limit repayable in 3 years and above – up to Rs.50000 (linked to SBAR) Under SME Score System	11.50%p.a.	12.50%p.a.	11.75%p.a.	11%p.a.	10.50%p.a.	11%p.a.
44	SSI Segment – Term loan limit repayable in 3 years and above – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR) Under SME Score System	12.50%p.a.	13.50%p.a.	12.75%p.a.	12%p.a.	11.50%p.a.	12%p.a.
45	SSI Segment – Term loan limit repayable in 3 years and above – Above Rs.2 lacs and up to Rs.5 lacs (linked to SBAR) Under SME Score System	13.25%p.a.	14.25%p.a.	13.50%p.a.	12.75%p.a.	12.25%p.a.	12.75%p.a.
46	SSI Segment – Term loan limit repayable in 3 years and above – Above Rs.5 lacs and up to Rs.25 lacs (linked to SBAR) Under SME Score System	13.50%p.a.	14.50%p.a.	13.75%p.a.	13%p.a.	12.50%p.a.	13%p.a.
47	SSI Segment – Term loan limit repayable in 3 years and above – Above Rs.25 lacs and up to Rs.50 lacs (linked to SBAR) Under SME Score System	14%p.a.	15%p.a.	14.25%p.a.	13.50%p.a.	----	----

Sl. No.	Interest Applicable for	w.e.f. 21.10.2010	w.e.f. 03.01.2011	w.e.f. 14.02.2011	w.e.f. 25.04.2011	w.e.f. 12.05.2011	w.e.f 11.07.2011
1	C&I-Working capital (CC & Working capital Demand Loan) Repayable on demand or up to 1 year And Term loans (including WCTL) repayable up to 3 years (linked to SBAR and CRA rating)	12.50%p.a. to 15%p.a.	12.75%p.a. to 15.25%p.a.	13%p.a. to 15.50%p.a.	13.25%p.a. to 15.75%p.a.	14%p.a. to 16.50%p.a.	14.25%p.a. to 16.75%p.a.
2	C&I-Term Loan sanctioned on or after 1.11.97 but before 1.11.99 (linked to SBMTLR and CRA rating)	13.60%p.a. to 15.50%p.a.	13.85%p.a. to 15.75%p.a.	14.10%p.a. to 16%p.a.	14.35%p.a. to 16.25%p.a.	15.10%p.a. to 17%p.a.	15.35%p.a. to 17.25%p.a.
3	C&I - Interest rates on loans and advances up to Rs.25000/(repayable on demand or up to one year / up to 3 years)Linked to SBAR	10.25%p.a.	10.50%p.a.	10.75%p.a.	11%p.a.	11.75%p.a.	12%p.a.
4	C&I - Interest rates on loans and advances above Rs.25000/ and up to Rs.2 lacs (repayable on demand or up to one year / up to 3 years) Linked to SBAR	11.25%p.a.	11.50%p.a.	11.75%p.a.	12%p.a.	12.75%p.a.	13%p.a.
5	C&I - Interest rates on loans and advances above Rs.2 lacs and up to Rs.5 lacs (repayable on demand or up to one year / up to 3 years)Linked to SBAR	12.50%p.a.	12.75%p.a.	12.75%p.a.	13.25%p.a.	14%p.a.	14.25%p.a.
6	C&I - Interest rates on loans and advances above Rs.5 lacs and up to Rs.25 lacs (repayable on demand or up to one year / 3 years) linked to SBAR	13.25%p.a.	13.50%p.a.	13.75%p.a.	14%p.a.	14.75%p.a.	15%p.a.
7	C&I - Interest rates on term loans and advances up to Rs.25000/ (Repayable in 3 years and above and up to 5 years)	10.75%p.a.	11%p.a.	11.25%p.a.	11.50%p.a.	12.25%p.a.	12.50%p.a.
8	C&I - Interest rates on term loans and advances above Rs.25000/ and up to Rs.2 lacs – (Repayable in 3 years and above and up to 5 years)	11.75%p.a.	12%p.a.	12.25%p.a.	12.50%p.a.	13.25%p.a.	13.50%p.a.

Sl. No.	Interest Applicable for	w.e.f. 21.10.2010	w.e.f. 03.01.2011	w.e.f. 14.02.2011	w.e.f. 25.04.2011	w.e.f. 12.05.2011	w.e.f 11.07.2011
9	C&I - Interest rates on term loans and advances above Rs.2lacs and up to Rs.5 lacs - Repayable in 3 years and above and up to 5 years	13%p.a.	13.25%p.a.	13.50%p.a.	13.75%p.a.	14.50%p.a.	14.75%p.a.
10	C&I - Interest rates on term loans and advances above Rs.5 lacs and up to Rs.25 lacs – (Repayable in 3 years and above and up to 5 years)	14%p.a.	14.25%p.a.	14.50%p.a.	14.75%p.a.	15.50%p.a.	15.75%p.a.
11	C&I - Interest rates on term loans and advances up to Rs.25000/ (Repayable in 5 years and above)	11%p.a.	11.25%p.a.	11.50%p.a.	11.75%p.a.	12.50%p.a.	12.75%p.a.
12	C&I - Interest rates on term loans and advances above Rs.25000/ and up to Rs.2 lacs – (Repayable in 5 years and above)	12%p.a.	12.25%p.a.	12.50%p.a.	12.75%p.a.	13.50%p.a.	13.75%p.a.
13	C&I - Interest rates on term loans and advances above Rs.2lacs and up to Rs.5 lacs - Repayable in 5 years and above.	13.25%p.a.	13.50%p.a.	13.75%p.a.	14%p.a.	14.75%p.a.	15%p.a.
14	C&I - Interest rates on term loans and advances above Rs.5 lacs and up to Rs.25 lacs – (Repayable in 5 years and above)	14.25%p.a.	14.50%p.a.	14.75%p.a.	15%p.a.	15.75%p.a.	16%p.a.
15	Agri. segment: Crop Loans / production loans up to Rs.3 lacs will be charged 7%p.a.(fixed) as per GOI Directives . It is subject to GOI providing 2% subvention to the Bank on such advances. Otherwise, as per Bank's norms	7%p.a.	7%p.a.	7%p.a.	7%p.a.	7%p.a.	7%p.a.
16	Agricultural a Segments – (ACC,KCC Agri. Gold Loan etc.,) limit repayable on demand -up to Rs.50000/- (linked to SBAR)	9.75%p.a.	10%p.a.	10.25%p.a.	10.50%p.a.	11.25%p.a.	11.50%p.a.
17	Agricultural a Segments - – (ACC,KCC Agri. Gold Loan etc.,) limit repayable on demand -above Rs.50000/- and up to Rs.2 lacs (linked to SBAR)	10.75%p.a.	11%p.a.	11.25%p.a.	11.50%p.a.	12.25%p.a.	12.50%p.a.

Sl. No.	Interest Applicable for	w.e.f. 21.10.2010	w.e.f. 03.01.2011	w.e.f. 14.02.2011	w.e.f. 25.04.2011	w.e.f. 12.05.2011	w.e.f 11.07.2011
18	Agricultural a Segments - – (ACC,KCC Agri. Gold Loan etc.,) limit repayable on demand above Rs.2 lacs and up to Rs.3 lacs (linked to SBAR)	11.50%p.a.	11.75%p.a.	12%p.a	12.25%p.a.	13%p.a.	13.25%p.a.
19	Agricultural a Segments – – (ACC,KCC Agri. Gold Loan etc.,) limit repayable on demand -above Rs.3 lacs but up to Rs.5 lacs (linked to SBAR)	12.50%p.a.	12.75%p.a.	13%p.a.	13.25%p.a.	14%p.a.	14.25%p.a.
20	Agricultural a Segments – – (ACC,KCC Agri. Gold Loan etc.,) limit repayable on demand -above Rs.5 lacs but below Rs.25 lacs (linked to SBAR)	13.50%p.a.	13.75%p.a.	14%p.a.	14.25%p.a.	15%p.a.	15.25%p.a.
21	Agri – Term Loans up to Rs.50000/- (linked to SBAR) Repayable 1 to 3 years Repayable above 3 years and up to 5 years Repayable above 5years	10.75%p.a. 11.25%p.a. 11.50%p.a.	11%p.a. 11.50%p.a. 11.75%p.a.	11.25%p.a. 11.75%p.a 12%p.a	11.50%p.a 12%p.a. 12.25%p.a.	12.25%p.a 12.75%p.a 13%p.a	12.50%p.a 13%p.a. 13.25%p.a.
22	Agri Term Loans – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR) Repayable 1 to 3 years Repayable above 3 years and up to 5 years Repayable above 5years	11.75%p.a. 12.25%p.a. 12.50%p.a.	12%p.a. 12.50%p.a. 12.75%p.a.	12.25%p.a. 12.75%p.a. 13%p.a.	12.50%p.a. 13%p.a. 13.25%p.a.	13.25%p.a 13.75%p.a 14%p.a.	13.50%p.a. 14%p.a. 14.25%p.a.
23	Agri Term loans – Above Rs.2 lacs but up to Rs. 5 lacs (linked to SBAR) Repayable 1 to 3 years Repayable above 3 years and up to 5 years Repayable above 5years	12.50%p.a. 13%p.a. 13.25%p.a.	12.75%p.a 13.25%p.a 13.50%p.a	13%p.a. 13.50%p.a. 13.75%p.a.	13.25%p.a 13.75%p.a 14%p.a	14%p.a. 14.50%p.a 14.75%p.a	14.25%p.a 14.75%p.a 15%p.a.
24	Agri term loan above Rs.5 lacs but up to Rs.25 lacs(linked to SBAR) Repayable 1 to 3 years Repayable above 3 years and up to 5 years Repayable above 5years	13.50%p.a. 14%p.a. 14.25%p.a.	13.75%p.a 14.25%p.a 14.50%p.a	14%p.a. 14.50%p.a. 14.75%p.a.	14.25%p.a 14.75%p.a 15%p.a	15%p.a 15.50%p.a 15.75%p.a	15.25%p.a 15.75%p.a 16%p.a.

Sl. No.	Interest Applicable for	w.e.f. 21.10.2010	w.e.f. 03.01.2011	w.e.f. 14.02.2011	w.e.f. 25.04.2011	w.e.f. 12.05.2011	w.e.f. 11.07.2011
25	Agri. segment working capital repayable on demand - linked to SBAR and CRA -limits of Rs.25 lacs and above	12.25%p.a. to 14.50%p.a.	12.50%p.a. to 14.75%p.a.	12.75%p.a. to 15%p.a.	13%p.a. to 15.25%p.a.	13.75%p.a. to 16%p.a.	14%p.a. to 16.25%p.a.
26	Agri Term loans repayable in 1- 3 years linked to SBAR – 25 lacs and above	12.25%p.a. to 14.50%p.a.	12.50%p.a. to 14.75%p.a.	12.75%p.a. to 15%p.a.	13%p.a. to 15.25%p.a.	13.75%p.a. to 16%p.a.	14%p.a. to 16.25%p.a.
27	Agri Term loans repayable in 3 years and up to 5 years linked to SBAR – 25 lacs and above	12.75%p.a. to 15%p.a.	13%p.a. to 15.25%p.a.	13.25%p.a. to 15.50%p.a.	13.50%p.a. to 15.75%p.a.	14.25%p.a. to 16.50%p.a.	14.50%p.a. to 16.75%p.a.
28	Agri Term loans repayable above 5 years linked to SBAR – 25 lacs and above	13%p.a. to 15.25%p.a.	13.25%p.a. to 15.50%p.a.	13.50%p.a. to 15.75%p.a.	13.75%p.a. to 16%p.a.	14.50%p.a. to 16.75%p.a.	14.75%p.a. to 17%p.a.
29	Direct Loans to Self Help Group up to Rs.2 lacs	10.75%p.a.	11%p.a.	11.25%p.a.	11.50%p.a.	12.25%p.a.	12.50%p.a.
30	Direct Loans to Self Help Group above Rs.2 lacs	11.75%p.a.	12%p.a.	12.25%p.a.	12.50%p.a.	13.25%p.a.	13.50%p.a.
31	SBF Segment –limit repayable on demand or up to one year /before 3 years– up to Rs.50000 (linked to SBAR)	10.75%p.a.	11%p.a.	11.25%p.a.	11.50%p.a.	12.25%p.a.	12.50%p.a.
32	SBF Segment –limit repayable on demand or up to one year /before 3 years – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR)	11.75%p.a.	12%p.a.	12.25%p.a.	12.50%p.a.	13.25%p.a.	13.50%p.a.
33	SBF Segment –limit repayable on demand or up to one year/before 3 years – Above Rs.2 lacs and up to Rs.5 lacs (linked to SBAR)	12.50%p.a.	12.75%p.a.	13%p.a.	13.25%p.a.	14%p.a.	14.25%p.a.
34	SBF Segment –limit repayable on demand or up to one year /before 3 years – Above Rs.5 lacs and up to Rs.25 lacs (linked to SBAR)	13.25%p.a.	13.50%p.a.	13.75%p.a.	14%p.a.	14.75%p.a.	15%p.a.
35	SBF Segment – loans up to Rs.50000/ repayable between 3 years and up to 5 years – linked to SBAR	11.25%p.a.	11.50%p.a.	11.75%p.a.	12%p.a.	12.75%p.a.	13%p.a.

Sl. No.	Interest Applicable for	w.e.f. 21.10.2010	w.e.f. 03.01.2011	w.e.f. 14.02.2011	w.e.f. 25.04.2011	w.e.f. 12.05.2011	w.e.f. 11.07.2011
36	SBF Segment – loans above Rs.50000 and up to Rs.2 lacs repayable between 3 years and up to 5 years – linked to SBAR	12.25%p.a.	12.50%p.a	12.75%p.a.	13%p.a	13.75%p.a.	14%p.a.
37	SBF Segment – loans above Rs.2 lacs and up to Rs.5 lacs repayable between 3 years and up to 5 years – linked to SBAR	13%p.a.	13.25%p.a	13.50%p.a	13.75%p.a	14.50%p.a.	14.75%p.a.
38	SBF Segment – loans above Rs.5 lacs and up to Rs.25 lacs repayable between 3 years and up to 5 years – linked to SBAR	14%p.a.	14.25%p.a	14.50%p.a.	14.75%p.a	15.50%p.a.	15.75%p.a.
39	SBF Segment – Limit repayable in 5 years and above (linked to SBAR) - up to Rs.50000/	11.50%p.a.	11.75%p.a	12%p.a.	12.25%p.a	13%p.a.	13.25%p.a.
40	SBF Segment – Limit repayable in 5 years and above (linked to SBAR) - Rs.50000/ and up to Rs.2 lacs	12.50%p.a.	12.75%p.a	13%p.a	13.25%p.a	14%p.a.	14.25%p.a.
41	SBF Segment – Limit repayable in 5 years and above (linked to SBAR - Rs.2 lacs and up to Rs.5 lacs	13.25%p.a	13.50%p.a	13.75%p.a	14%p.a	14.75%p.a.	15%p.a.
42	SBF Segment – Limit repayable in 5 years and above (linked to SBAR- Rs.5 lacs and up to Rs.25 lacs	14.25%p.a	14.50%p.a	14.75%p.a	15%p.a	15.75%p.a.	16%p.a.
43	SSI Segment working capital loans repayable on demand or up to one year/up to 3 years (linked to SBAR and CRA) limit of Rs.25 lacs and above	12%p.a. to 14.75%p.a	12.25%p.a to 15%p.a	12.50%p.a to 15.25%p.a	12.75%p.a to 15.50%p.a	13.50%p.a. to 16.25%p.a.	13.75%p.a. to 16.50%p.a.
44	SSI-Term loans repayable beyond one year but before 3 years linked to SBAR – CRA – limit Rs.25 lacs and above	12.75%p.a. to 14.50%p.a	13%p.a. to 14.75%p.a.	13.25%p.a to 15%p.a	13.50%p.a to 15.25%p.a	14.25%p.a. to 16%p.a.	14.50%p.a. to 16.25%p.a

Sl. No.	Interest Applicable for	w.e.f. 21.10.2010	w.e.f. 03.01.2011	w.e.f. 14.02.2011	w.e.f. 25.04.2011	w.e.f. 12.05.2011	w.e.f. 11.07.2011
45	SSI Term loans repayable in 3 years and above but up to 5 years linked to CRA – SBAR- limit Rs.25 lacs and above	12.75%p.a to 14.50%p.a	13%p.a to 14.75%p.a	13.25%p.a to 15%p.a	13.50%p.a to 15.25%p.a	14.25%p.a. to 16%p.a.	14.50%p.a. to 16.25%p.a.
46	SSI Term loans repayable in beyond 5 years linked to CRA – SBAR- limit t Rs.25 lacs and above	13%p.a to 14.75%p.a.	13.25%p.a to 15%p.a	13.50%p.a to 15.25%p.a	13.75%p.a to 15.50%p.a	14.50%p.a. to 16.25%p.a.	14.75%p.a to 16.50%p.a.
47	SSI Segment –limit repayable on demand or up to one year or before a3 years – up to Rs.50000 (linked to SBAR) Under SME Score System	10.75%p.a.	11%p.a	11.25%p.a	11.50%p.a	12.25%p.a.	12.50%p.a.
48	SSI Segment –limit repayable on demand or up to one year or before 3 years – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR) Under SME Score System	11.75%p.a	12%p.a	12.25%p.a	12.50%p.a	13.25%p.a.	13.50%p.a.
49	SSI Segment –limit repayable on demand or up to one year or before 3 years – Above Rs.2 lacs and up to Rs.5 lacs (linked to SBAR) Under SME Score System	12.50%p.a	12.75%p.a	13%p.a.	13.25%p.a	14%p.a.	14.25%p.a.
50	SSI Segment –limit repayable on demand or up to one year or before 3 years – Above Rs.5 lacs and up to Rs.25 lacs (linked to SBAR) Under SME Score System	12.75%p.a	13%p.a	13.25%p.a	13.50%p.a	14.25%p.a.	14.50%p.a.
51	SSI Segment – Term loan limit repayable in 3 years and above and up to 5 years – up to Rs.50000 (linked to SBAR) Under SME Score System	11.25%p.a	11.50%p.a	11.75%p.a.	12%p.a.	12.75%p.a.	13%p.a.
52	SSI Segment – Term loan limit repayable in 3 years and above and – up to 5 years – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR) Under SME Score System	12.25%p.a	12.50%p.a	12.75%p.a.	13%p.a.	13.75%p.a.	14%p.a.

Sl. No.	Interest Applicable for	w.e.f. 21.10.2010	w.e.f. 03.01.2011	w.e.f. 14.02.2011	w.e.f. 25.04.2011	w.e.f. 12.05.2011	w.e.f. 11.07.2011
53	SSI Segment – Term loan limit repayable in 3 years and above and up to 5 years – Above Rs.2 lacs and up to Rs.5 lacs (linked to SBAR) Under SME Score System	13%p.a	13.25%p.a	13.50%p.a.	13.75%p.a.	14.50%p.a.	14.75%p.a.
54	SSI Segment – Term loan limit repayable in 3 years and above and up to 5 years – Above Rs.5 lacs and up to Rs.25 lacs (linked to SBAR) Under SME Score System	13.25%p.a	13.50%p.a	13.75%p.a.	14%p.a.	14.75%p.a.	15%p.a.
55	SSI Segment – Term loan limit repayable beyond 5 years – up to Rs.50000 (linked to SBAR) Under SME Score System	11.50%p.a	11.75%p.a	12%p.a.	12.25%p.a.	13%p.a.	13.25%p.a.
56	SSI Segment – Term loan limit repayable beyond 5 years – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR) Under SME Score System	12.50%p.a	12.75%p.a	13%p.a.	13.25%p.a.	14%p.a.	14.25%p.a.
57	SSI Segment – Term loan limit repayable beyond 5 years – Above Rs.2 lacs and up to Rs.5 lacs (linked to SBAR) Under SME Score System	13.25%p.a	13.50%p.a	13.75%p.a.	14%p.a	14.75%p.a.	15%p.a.
58	SSI Segment – Term loan limit repayable beyond 5 years – Above Rs.5 lacs and up to Rs.25 lacs (linked to SBAR) Under SME Score System	13.50%p.a	13.75%p.a	14%p.a	14.25%p.a	15%p.a.	15.25%p.a.

Sl. No.	Interest Applicable for	w.e.f. 13.08.2011					
1	C&I-Working capital (CC & Working capital Demand Loan) Repayable on demand or up to 1 year And Term loans (including WCTL) repayable up to 3 years (linked to SBAR and CRA rating)	14.75%p.a. to 17.25%p.a.					
2	C&I-Term Loan sanctioned on or after 1.11.97 but before 1.11.99 (linked to SBMTLR and CRA rating)	15.85%p.a. to 17.75%p.a.					
3	C&I - Interest rates on loans and advances up to Rs.25000/(repayable on demand or up to one year / up to 3 years)Linked to SBAR	12.50%p.a.					
4	C&I - Interest rates on loans and advances above Rs.25000/ and up to Rs.2 lacs (repayable on demand or up to one year / up to 3 years) Linked to SBAR	13.50%p.a.					
5	C&I - Interest rates on loans and advances above Rs.2 lacs and up to Rs.5 lacs (repayable on demand or up to one year / up to 3 years)Linked to SBAR	14.75%p.a.					
6	C&I - Interest rates on loans and advances above Rs.5 lacs and up to Rs.25 lacs (repayable on demand or up to one year / 3 years) linked to SBAR	15.50%p.a.					
7	C&I - Interest rates on term loans and advances up to Rs.25000/ (Repayable in 3 years and above and up to 5 years)	13%p.a.					
8	C&I - Interest rates on term loans and advances above Rs.25000/ and up to Rs.2 lacs – (Repayable in 3 years and above and up to 5 years)	14%p.a.					

Sl. No.	Interest Applicable for	w.e.f. 13.08.2011					
9	C&I - Interest rates on term loans and advances above Rs.2lacs and up to Rs.5 lacs - Repayable in 3 years and above and up to 5 years	15.25%p.a.					
10	C&I - Interest rates on term loans and advances above Rs.5 lacs and up to Rs.25 lacs – (Repayable in 3 years and above and up to 5 years)	16.25%p.a.					
11	C&I - Interest rates on term loans and advances up to Rs.25000/ (Repayable in 5 years and above)	13.25%p.a.					
12	C&I - Interest rates on term loans and advances above Rs.25000/ and up to Rs.2 lacs – (Repayable in 5 years and above)	14.25%p.a.					
13	C&I - Interest rates on term loans and advances above Rs.2lacs and up to Rs.5 lacs - Repayable in 5 years and above.	15.50%p.a.					
14	C&I - Interest rates on term loans and advances above Rs.5 lacs and up to Rs.25 lacs – (Repayable in 5 years and above)	16.50%p.a.					
15	Agri. segment: Crop Loans / production loans up to Rs.3 lacs will be charged 7%p.a.(fixed) as per GOI Directives . It is subject to GOI providing 2% subvention to the Bank on such advances. Otherwise, as per Bank's norms	7%p.a.					
16	Agricultural a Segments – (ACC,KCC Agri. Gold Loan etc.,) limit repayable on demand -up to Rs.50000/- (linked to SBAR)	12%p.a.					
17	Agricultural a Segments - – (ACC,KCC Agri. Gold Loan etc.,) limit repayable on demand -above Rs.50000/- and up to Rs.2 lacs (linked to SBAR)	13%p.a.					

Sl. No.	Interest Applicable for	w.e.f. 13.08.2011					
18	Agricultural a Segments - – (ACC,KCC Agri. Gold Loan etc.,) limit repayable on demand above Rs.2 lacs and up to Rs.3 lacs (linked to SBAR)	13.75%p.a.					
19	Agricultural a Segments – – (ACC,KCC Agri. Gold Loan etc.,) limit repayable on demand -above Rs.3 lacs but up to Rs.5 lacs (linked to SBAR)	14.75%p.a.					
20	Agricultural a Segments – – (ACC,KCC Agri. Gold Loan etc.,) limit repayable on demand -above Rs.5 lacs but below Rs.25 lacs (linked to SBAR)	15.75%p.a.					
21	Agri – Term Loans up to Rs.50000/- (linked to SBAR) Repayable 1 to 3 years Repayable above 3 years and up to 5 years Repayable above 5years	13%p.a. 13.50%p.a. 13.75%p.a					
22	Agri Term Loans – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR) Repayable 1 to 3 years Repayable above 3 years and up to 5 years Repayable above 5years	14%p.a 14.50%p.a. 14.75%p.a.					
23	Agri Term loans – Above Rs.2 lacs but up to Rs. 5 lacs (linked to SBAR) Repayable 1 to 3 years Repayable above 3 years and up to 5 years Repayable above 5years	14.75%p.a. 15.25%p.a. 15.50%p.a					
24	Agri term loan above Rs.5 lacs but up to Rs.25 lacs(linked to SBAR) Repayable 1 to 3 years Repayable above 3 years and up to 5 years Repayable above 5years	15.75%p.a. 16.25%p.a 16.50%p.a.					

Sl. No.	Interest Applicable for	w.e.f. 13.08.2011					
25	Agri. segment working capital repayable on demand - linked to SBAR and CRA -limits of Rs.25 lacs and above	14.50%p.a to 16.75%p.a.					
26	Agri Term loans repayable in 1- 3 years linked to SBAR – 25 lacs and above	14.50%p.a. to 16.75%p.a.					
27	Agri Term loans repayable in 3 years and up to 5 years linked to SBAR – 25 lacs and above	15%p.a. to 17.25%p.a					
28	Agri Term loans repayable above 5 years linked to SBAR – 25 lacs and above	15.25%p.a. to 17.50%p.a					
29	Direct Loans to Self Help Group up to Rs.2 lacs	13%p.a.					
30	Direct Loans to Self Help Group above Rs.2 lacs	14%p.a.					
31	SBF Segment –limit repayable on demand or up to one year /before 3 years– up to Rs.50000 (linked to SBAR)	13%p.a.					
32	SBF Segment –limit repayable on demand or up to one year /before 3 years – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR)	14%p.a.					
33	SBF Segment –limit repayable on demand or up to one year/before 3 years – Above Rs.2 lacs and up to Rs.5 lacs (linked to SBAR)	14.75%p.a.					
34	SBF Segment –limit repayable on demand or up to one year /before 3 years – Above Rs.5 lacs and up to Rs.25 lacs (linked to SBAR)	15.50%p.a.					

Sl. No.	Interest Applicable for	w.e.f. 13.08.2011					
35	SBF Segment – loans up to Rs.50000/ repayable between 3 years and up to 5 years – linked to SBAR	13.50%p.a.					
36	SBF Segment – loans above Rs.50000 and up to Rs.2 lacs repayable between 3 years and up to 5 years – linked to SBAR	14.50%p.a.					
37	SBF Segment – loans above Rs.2 lacs and up to Rs.5 lacs repayable between 3 years and up to 5 years – linked to SBAR	15.25%p.a.					
38	SBF Segment – loans above Rs.5 lacs and up to Rs.25 lacs repayable between 3 years and up to 5 years – linked to SBAR	16.25%p.a.					
39	SBF Segment – Limit repayable in 5 years and above (linked to SBAR) - up to Rs.50000/	13.75%p.a.					
40	SBF Segment – Limit repayable in 5 years and above (linked to SBAR) - Rs.50000/ and up to Rs.2 lacs	14.75%p.a.					
41	SBF Segment – Limit repayable in 5 years and above (linked to SBAR - Rs.2 lacs and up to Rs.5 lacs	15.50%p.a.					
42	SBF Segment – Limit repayable in 5 years and above (linked to SBAR- Rs.5 lacs and up to Rs.25 lacs	16.50%p.a.					
43	SSI Segment working capital loans repayable on demand or up to one year/up to 3 years (linked to SBAR and CRA) limit of Rs.25 lacs and above	14.25%p.a. to 17%p.a.					

Sl. No.	Interest Applicable for	w.e.f. 13.08.2011					
44	SSI-Term loans repayable beyond one year but before 3 years linked to SBAR – CRA – limit Rs.25 lacs and above	15%p.a. to 16.75%p.a.					
45	SSI Term loans repayable in 3 years and above but up to 5 years linked to CRA – SBAR- limit t Rs.25 lacs and above	15%p.a. to 16.75%p.a.					
46	SSI Term loans repayable in beyond 5 years linked to CRA – SBAR- limit t Rs.25 lacs and above	15.25%p.a to 17%p.a.					
47	SSI Segment –limit repayable on demand or up to one year or before 3 years – up to Rs.50000 (linked to SBAR) Under SME Score System	13%p.a.					
48	SSI Segment –limit repayable on demand or up to one year or before 3 years – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR) Under SME Score System	14%p.a.					
49	SSI Segment –limit repayable on demand or up to one year or before 3 years – Above Rs.2 lacs but up to Rs.5 lac (linked to SBAR) Under SME Score System	14.75%p.a.					
50	SSI Segment –limit repayable on demand or up to one year or before 3 years – Above Rs.5 lacs and up to Rs.25 lacs (linked to SBAR) Under SME Score System	15%p.a.					

Sl. No.	Interest Applicable for	w.e.f. 13.08.2011					
51	SSI Segment – Term loan limit repayable in 3 years and above and up to 5 years – up to Rs.50000 (linked to SBAR) Under SME Score System	13.50%p.a.					
52	SSI Segment – Term loan limit repayable in 3 years and above and – up to 5 years – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR) Under SME Score System	14.50%p.a.					
53	SSI Segment – Term loan limit repayable in 3 years and above and up to 5 years – Above Rs.2 lacs and up to Rs.5 lacs (linked to SBAR) Under SME Score System	15.25%p.a.					
54	SSI Segment – Term loan limit repayable in 3 years and above and up to 5 years – Above Rs.5 lacs and up to Rs.25 lacs (linked to SBAR) Under SME Score System	15.50%p.a.					
55	SSI Segment – Term loan limit repayable beyond 5 years – up to Rs.50000 (linked to SBAR) Under SME Score System	13.75%p.a.					
56	SSI Segment – Term loan limit repayable beyond 5 years – Above Rs.50000 and up to Rs.2 lacs (linked to SBAR) Under SME Score System	14.75%p.a.					
57	SSI Segment – Term loan limit repayable beyond 5 years – Above Rs.2 lacs and up to Rs.5 lacs (linked to SBAR) Under SME Score System	15.50%p.a.					
58	SSI Segment – Term loan limit repayable beyond 5 years – Above Rs.5 lacs and up to Rs.25 lacs (linked to SBAR) Under SME Score System	15.75%p.a.					