

ANNEXURE - 'B'

Sl.	Particulars	Existing ROI w.e.f. 28.03.2016	Revised ROI w.e.f. 01.09.2017	Periodicity of interest to be charged
Priority Sector Loans				
1	Farm Sector and Non-Farm Sector including SCC, ACC, OFWM, RWHS, GJRHS, SRTO, Retail Trade etc. [except KCC, Women SHG, SHG, JLG(SHG Model), Housing Loan & Education Loan]			
	i. Up to Rs. 0.50 lakh	11.75%	11.50%	Monthly
	ii. Above Rs. 0.50 lakh to Rs.2.00 lakh	12.25%	12.00%	Monthly
	iii. Limit above Rs.2.00 lakh to Rs.5.00 lakh	12.75%	12.50%	Monthly
	iv. Limit above Rs.5.00 lakh	13.75%	13.50%	Monthly
2	Housing Loan (Including PMAY)	Existing ROI w.e.f. 01.07.2017		
	For loans up to 10 years			
	i. Up to Rs.5.00 lakh	9.50%	9.25%	Monthly
	ii. Above Rs.5.00 lakh to Rs.10.00 lakh	9.50%	9.25%	Monthly
	ii. Above Rs.10.00 lakh	9.50%	9.25%	Monthly
	For loans above 10 years to 30 years			
	i. Up to Rs.2.00 lakh	10.00%	9.75%	Monthly
	ii. Above Rs.2.00 lakh to Rs.5.00 lakh	10.00%	9.75%	Monthly
	iii. Above Rs.5.00 lakh to Rs.10.00 lakh	10.00%	9.75%	Monthly
	iii. Above Rs.10.00 lakh	10.00%	9.75%	Monthly
3	Kisan Credit Card [Kharif/ Rabi Crops]- KCC	Existing ROI w.e.f. 28.03.16		
	i. Up to Rs.3.00 lakh *	7.00%	7.00%	Half yearly
	ii. Above Rs.3.00 lakh	13.00%	12.75%	Half yearly
* Concessional ROI with subvention from GOI is applicable to principal amount which is not overdue. After due date of respective season/crop, regular ROI as per Sl. No.1 of Annexure 'B' would be applicable. Branches should obtain security document as per Bank's normal ROI [Sl. No.1 of i to iii above]				
Women SHG				
	i. Up to Rs.3.00 lakh *	7.00% Half yearly	7.00% Half yearly	
	ii. Above Rs.3.00 lakh	As Applicable for PS Loans	As Applicable for PS Loans	
* Concessional ROI with subvention from GOI is applicable to principal amount which is not overdue. After due date of respective season/crop, regular ROI as per Sl. No.1 of Annexure 'B' would be applicable. Branches should obtain security document as per Bank's normal ROI [Sl. No.1 of i to iv above]				



4	Self Help Group & JLG (Model-B SHG Model)	As Applicable for PS Loans	As Applicable for PS Loans	Half yearly
	Educational Loan			
	i. Up to Rs.4.00 lakh	12.25%	12.00%	Simple during moratorium period then monthly compounding
5	ii. Above Rs. 4.00 lakh to 7.50 lakh	12.75%	12.50%	
	iii. Above Rs.7.50 lakh (0.50% concession for girl students)	13.25%	13.00%	
6	Educational Loan under Vidya Loan Scheme (For Premier Institutes)	10.50%	10.25%	Monthly
	(0.50% concession for girl students)			
7	Educational plus			
	Rs.10 lakh and above	13.25%	13.00%	Monthly
8	SME Contractor Credit Line Scheme			
	Rs.10 lakh and above	13.25%	13.00%	Monthly
9	SME Liquid Plus Scheme			
	Rs.10 lakh and above	13.25%	13.00%	Monthly
10	SME Auto Express			
	i. Up to Rs.1.00 lakh	11.75%	11.50%	Monthly
	ii. Above Rs.1.00 lakh	12.25%	12.00%	Monthly

