

ANNEXURE - 'B'

Sl. No.	Particulars	Our existing ROI for New Advances only wef 01.06.14	Our Revised ROI wef 28.03.16	Periodicity of interest to be charged
Priority Sector Loans				
1	Farm Sector and Non-Farm Sector including SCC, ACC, OFWM & RWHS [except KCC, SHG, Housing Loan & Education Loan]			
	i. Up to Rs.0.50 lakh	12.00%	11.75%	Monthly
	ii. Above Rs 0.50 La to Rs.2.00 lakh	12.50%	12.25%	Monthly
	iii. Limit above Rs.2.00 lakh to Rs.5.00 lakh	13.00%	12.75%	Monthly
	iv. Limit above Rs.5.00 lakh	14.00%	13.75%	Monthly
2	Housing Loan [Floating Linked with Bank Rate]			
	For loans up to 10 years			
	i. Up to Rs.5.00 lakh	10.50%	10.25%	Monthly
	ii. Above Rs.5.00 lakh to Rs.10.00 lakh	10.50%	10.25%	
	ii. Above Rs.10.00 lakh	10.50%	10.25%	Monthly
	For loans above 10 years to 30 years			
	i. Up to Rs.2.00 lakh	10.75%	10.50%	Monthly
	ii. Above Rs.2.00 lakh to Rs.5.00 lakh	10.75%	10.50%	Monthly
	iii. Above Rs.5.00 lakh to Rs.10.00 lakh	10.75%	10.50%	Monthly
iii. Above Rs.10.00 lakh	10.75%	10.50%	Monthly	
3	Kisan Credit Card [Kharif/Rabi Crops]-KCC			
	i. Up to Rs.3.00 lakh *	7.00%	7.00%	Half yearly
	ii. Above Rs.3.00 lakh	13.00%	13.00%	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 only which is not overdue. After the due date regular ROI of PS Loans would be applicable			
4	Self Help Group & JLG (Model-B SHG Mode)	As Applicable for PS Loans	As Applicable for PS Loans	Half yearly
5	Swarozgar Credit Card [SCC]			
	i. Up to Rs.25000-	As Applicable for PS Loans	As Applicable for PS Loans	Monthly
	ii. Above Rs.25000-			Monthly
6	Educational Loan			
	i. Up to Rs.4.00 lakh	12.50%	12.25%	Simple during moratorium period then monthly compounding
	ii. >4.00 to 7.50 lakh	13.00%	12.75%	
	iii. Above Rs.7.50 lakh	13.50%	13.25%	
	(0.50% concession for girl students)			
7	Artisan Credit Card [ACC]	As Applicable for PS Loans	As Applicable for PS Loans	Monthly
8	Rain Water Harvesting Scheme	As Applicable for PS Loans	As Applicable for PS Loans	Monthly
9	Rural Housing [GJRHS]	As Applicable for PS Loans	As Applicable for PS Loans	Monthly
10	Educational Loan under vidya Loan Scheme	10.75%	10.50%	Monthly
	(0.50% concession for girl students)			
11	Educational plus			
	Rs.10 lacs and above	13.50%	13.25%	Monthly
12	SME Contractor Credit Line Scheme			
	Rs.10 lacs and above	13.50%	13.25%	Monthly
13	SME Liquid Plus Scheme			
	Rs.10 lacs and above	13.50%	13.25%	Monthly
14	SME Auto Express			
	i. Up to Rs.1.00 lakh	12.00%	11.75%	Monthly
	ii. Above Rs.1.00 lakh	12.50%	12.25%	Monthly