

ANNEXURE - 'C'

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
Non-Priority Sector Loans				
1	i. Up to Rs.5.00 lakh	14.50%	14.50%	Monthly
	ii. Limit above Rs.5.00 lakh to Rs.25.00 lakh	14.50%	14.50%	Monthly
	iii. Limit above Rs.25.00 lakh	16.00%	16.00%	Monthly
2	Personal Loan/ Consumer Loan			
	Secured	14.00%	14.00%	Monthly
	Unsecured	15.00%	15.00%	Monthly
3	Vehicle Loan [For 2 Wheelers]			Monthly
A	New Vehicle			
i.	upto 3 years	16.00%	16.00%	Monthly
ii.	over 3 years	16.00%	16.00%	Monthly
B.	Old Vehicle	(Scheme closed)		
4	Vehicle Loan [For 4 Wheelers]			
	New Vehicle	11.75%	11.75%	Monthly
	Vehicle Loan [For Old Vehicle]	13.50%	13.50%	Monthly
5	Mortgage Loan			
	i. Up to Rs.2.00 lakh	15.00%	15.00%	Monthly
	iii. Above Rs.2.00 lakh to Rs.5.00 lakh	15.00%	15.00%	Monthly
	iii. Above Rs.5.00 lakh	15.00%	15.00%	Monthly
6	Loan/Overdraft against Bank's Term Deposit	2% above Dep Rate	2% above Dep Rate	Monthly
7	Loan/Overdraft against Bank's Term Deposit to 3rd party	3% above Dep Rate	3% above Dep Rate	Monthly
8	Loan against NSC/KVP	13.75%	13.75%	Monthly
9	Loan against LIC Policy	13.75%	13.75%	Monthly
10	Loan for Construction of Branch Premises			
	i. Up to Rs.2.00 lakh	14.25%	14.25%	Monthly
	ii. Above Rs.2.00 lakh	15.25%	15.25%	Monthly
11	Clean Loan with or without guarantee	18.00%	18.00%	Monthly

Interest/Charges on Temporary Over Draft/Over Limit and for 'against effect payments' % p.a.				
12	i. Temporary Over Draft with or without Guarantee	19.00%	19.00%	Interest should be charged on overdue amount for the actual period of overdrawing
	ii. Temporary Over Limit	2% over the rate of interest applicable	2% over the rate of interest applicable	
	iii. Draw Is against uncleared effects	19.00%	19.00%	
13	Penal Rate of Interest	2.00%	2.00%	To be levied on overdue amount for the actual period of overdrawing
14	LAP - Loan or Reducible overdraft	12.25%	12.25%	Monthly
	Non-Reducible overdraft	13.25%	13.25%	Monthly
15	Doctor Plus Scheme			
	Personal Loan	13.75%	13.75%	Monthly
	Vehicle Loan	11.75%	11.75%	Monthly
16	Educational plus			
	i. 10 lacs Up to Rs.25.00 lakh	13.50%	13.50%	Monthly
	ii. Above Rs.25.00 lakh	14.50%	14.50%	Monthly
17	SME Contractor Credit Line Scheme			
	i. 10 lacs Up to Rs.25.00 lakh	13.50%	13.50%	Monthly
	ii. Above Rs.25.00 lakh	14.50%	14.50%	Monthly
18	SME Liquid Plus Scheme			
	i. 10 lacs Up to Rs.25.00 lakh	13.50%	13.50%	Monthly
	ii. Above Rs.25.00 lakh	14.50%	14.50%	Monthly
19	SME Auto Express			
	i. Loan up to Rs.25.00 lakh	13.00%	13.00%	Monthly
	ii. Above Rs.25.00 lakh	13.50%	13.50%	Monthly