

DIRECT AGRICULTURE ADVANCES:-

1.CROP LOANS : (WORKING CAPITAL)

(i) UPTO RS. 25.00 lacs

(Interest Rates in % age p.a.)

| SIZE OF CREDIT LIMIT | EXISTING INTEREST RATES W.E.F. 28.06.2008 (BPLR- 13.50%) | REVISED INTEREST RATES W.E.F. 11.8.2008 (BPLR- 14%) |
|--|--|---|
| Upto Rs. 50,000/- | 11.50% * (2.00 below BPLR) | 12% * (2.00 below BPLR) |
| AboveRs.50,000/- & upto Rs. 2.00 lacs | 12.50% * (1.00 below BPLR) | 13% * (1.00 below BPLR) |
| Above Rs. 2.00 lacs & Upto Rs. 5.00 lacs | 13.50% * (BPLR) | 14% * (BPLR) |
| Above Rs. 5.00 lacs & Upto Rs. 25.00 lacs | 14.00% * (0.50 above BPLR) | 14.50% * (0.50 above BPLR) |

*Crop loans upto Rs.3.00 lac disbursed on or after 01.04.2008 and upto 31.03.2009 for Kharif 2008 and upto Rabi 2008-09 will carry rate of interest @ 7% p.a.

(ii) Above Rs. 25.00 lacs: Based on credit rating

| | | |
|-------------|------------------------------|------------------------------|
| SBBJ-1 | 13.50% (BPLR) | 14% (BPLR) |
| SBBJ-2 | 14.25% (0.75 above BPLR) | 14.75% (0.75 above BPLR) |
| SBBJ-3 | 14.75% (1.25 above BPLR) | 15.25% (1.25 above BPLR) |
| SBBJ-4 to 8 | 15.00% (1.50 above BPLR) | 15.50% (1.50 above BPLR) |

2.TERM LOANS

(i) Upto Rs. 25.00 lacs

| SIZE OF CREDIT LIMIT | EXISTING INTEREST RATES W. E. F. 28.06.2008 (BPLR- 13.50%) | REVISED INTEREST RATES W. E. F. 11.08.2008 (BPLR-14%) |
|--|--|---|
| Upto Rs. 50,000/- | 12.00% (1.50 Below BPLR) | 12.50% (1.50 Below BPLR) |
| Above Rs.50,000/- & upto Rs. 2.00 lacs | 13.00% (0.50 Below BPLR) | 13.50% (0.50 Below BPLR) |
| Above Rs. 2.00 lacs & Upto Rs. 5.00 lacs | 14.00% (0.50 Above BPLR) | 14.50% (0.50 Above BPLR) |
| Above Rs. 5.00 lacs & Upto Rs. 25.00 lacs | 14.50% (1.00 Above BPLR) | 15% (1.00 Above BPLR) |

(ii) ABOVE Rs. 25.00 Lacs : Based on credit rating

| | | |
|-------------|------------------------------|------------------------------|
| SBBJ-1 | 14.00% (0.50 Above BPLR) | 14.50% (0.50 Above BPLR) |
| SBBJ-2 | 14.75% (1.25 Above BPLR) | 15.25% (1.25 Above BPLR) |
| SBBJ-3 | 15.25% (1.75 Above BPLR) | 15.75% (1.75 Above BPLR) |
| SBBJ-4 to 8 | 15.50% (2.00 Above BPLR) | 16.00% (2.00 Above BPLR) |

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SELF HELP GROUPS (SHGs)

| SIZE OF CREDIT LIMIT | EXISTING INTEREST RATES W.E.F. 28.6.2008 (BPLR- 13.50%) | REVISED INTEREST RATES W.E.F. 11.8.2008 (BPLR- 14%) |
|--|--|--|
| Direct Loans to SHGs upto Rs. 2.00 lacs | 11.25% (2.25 Below BPLR) | 11.75% (2.25 Below BPLR) |
| Above Rs 2 lacs to Rs. 25 lacs | 12.50% (1.00 Below BPLR) | 13% (1.00 Below BPLR) |
| Indirect loans upto Rs. 25.00 lacs to NGOs / MCOs / VAs / SHPIs for on lending to SHGs * | 11.75% (1.75 Below BPLR) | 12.25% (1.75 Below BPLR) |

*Maximum rate of interest to be charged from ultimate beneficiary by NGOs / SHPIs /MCOs - 1.50% above the rate of interest charged by the Bank.

INDIRECT AGRICULTURE FINANCE (UP TO Rs. 25.00 LAC)

WORKING CAPITAL AND TERM LOANS GIVEN THROUGH PACS/FSS/LAMPS/ INTERMEDIARY AGENCIES FOR ON LENDING TO ULTIMATE BENEFICIARIES/ PROVIDING INPUT SUPPORT

| SIZE OF CREDIT LIMIT | EXISTING INTEREST RATES W.E.F.28.06.2008 (BPLR- 13.50%) | REVISED INTEREST RATES W.E.F. 11.08.2008 (BPLR- 14.00%) |
|---------------------------------|--|--|
| Upto 25,000/ | 12.50% (1.00 Below BPLR) | 13.00% (1.00 Below BPLR) |
| Above 25,000/ to Rs. 25.00 lacs | 13.00% (0.50 Below BPLR) | 13.50% (0.50 Below BPLR) |

INDIRECT AGRICULTURE ADVANCES TO AGRI. INPUT DEALERS :

WORKING CAPITAL

a) FOR LIMITS BELOW Rs. 25.00 Lacs

| SIZE OF CREDIT LIMIT | EXISTING INTEREST RATES W.E.F. 28.06.2008 (BPLR- 13.50%) | REVISED INTEREST RATES W.E.F. 11.08.2008 (BPLR- 14.00%) |
|---|---|--|
| Upto Rs. 50000/- | 11.25% (2.25 Below BPLR) | 11.75% (2.25 Below BPLR) |
| Above Rs. 50000/- & Upto Rs. 2.00 lacs | 11.75% (1.75 Below BPLR) | 12.25% (1.75 Below BPLR) |
| Above Rs. 2.00 lacs & Upto Rs. 5.00 lacs | 12.50% (1.00 Below BPLR) | 13% (1.00 Below BPLR) |
| Above Rs. 5.00 lacs & Upto Rs. 25.00 lacs | 12.75% (0.75 Below BPLR) | 13.25% (0.75 Below BPLR) |

b) FOR LIMITS ABOVE Rs. 25.00 LACS (BASED ON CREDIT RATING)

| RATING | EXISTING INTEREST RATES W.E.F. 28.06.2008 (BPLR- 13.50%) | REVISED INTEREST RATES W.E.F.11.08.2008 (BPLR-14.00%) |
|----------------|---|--|
| SBBJ-1 | 12.50% (1.00 Below BPLR) | 13% (1.00 Below BPLR) |
| SBBJ-2 | 12.75% (0.75 Below BPLR) | 13.25% (0.75 Below BPLR) |
| SBBJ-3 | 13.00% (0.50 Below BPLR) | 13.50% (0.50 Below BPLR) |
| SBBJ-4 | 13.50% (At BPLR) | 14.00% (At BPLR) |
| SBBJ- 5 to 8 * | 13.75% (0.25 Above BPLR) | 14.25% (0.25 Above BPLR) |

* This rate is applicable only for renewal and no fresh advance falling in this rating to be booked by branches.