

Interest Rates - Advances

The details of interest rates on loans and advances [wef 04.08.2011](#) are as under:

SL. NO.	PARTICULARS	EXISTING INTEREST RATES	REVISED INTEREST RATES
1	<u>CROP LOANS</u> (KCC/ RMG /JLGs and Jewellery loans sanctioned for Agriculture (land records to be obtained and scale of finance, Seasonality for disbursement and repayment to be adhered)		
	Under interest subvention for crop loans :(upto 31 st March of the season for Kharif & upto 30 th June of the season for Rabi).		
	Upto Rs.1.00 lakh	7%	7%
	Above Rs.1.00 lakh to Rs.3.00 lakh	7%	7%
	Above Rs.3.00 lakhs	14%	14%
	For Crop Loans after the cut-off dates for repayment (from 31 st March in respect of Kharif loans and 30 th June in respect of Rabi loans) and For Produce Marketing Loans:		
	Upto Rs.50,000/-	12.50	12.50%
	Above Rs.50,000 to Rs.3.00 lakhs	13	13%
	Above Rs.3.00 lakhs	14	14%
2	<u>TERM LOANS</u> Agricultural Term loans / Karshaka Mitra (Other than Tractors / Harvestors / APMIP) including water harvesting scheme		
	Upto Rs.50000	14%	14%
	Above Rs.50000 to Rs.2.00 lacs	14%	14%
	Above Rs.2.00 lacs to Rs. 5.00 lacs	14%	14.5%
	Above Rs 5.00 lacs toupto Rs 25.00 lacs	14%	15.5%
i	Tractors / Harvestors for Agriculture Purpose		
	Rs 2.00 lacs to Rs 5.00 lacs	13%	14.5%

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	Above Rs 5.00 lacs to Rs 25.00 lacs	13%	15.5%
ii	Drip / Sprinklers under APMIP		
	SF / MF	12%	12%
	Others	13%	13%
3	Gold loans for Agriculture (other than interest subvention)	14%	14%
4	SHG (thrift based / MCP based / Indiramma housing)	14%	14%
5	Non Farm Sector (Priority & Non-Priority) – Cash Credit or Term Loans		
	SME / TLSB / TISI / RT / P&SE / SRTO/BE etc.		
	Upto Rs 2.00 lacs	14%	15%
	Above Rs 2.00 lacs	14%	15%

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6	PER Segment		
i	Education Loans\$		
	Upto Rs.4.00 lakhs	13%	14%
	Above Rs.4.00 lakhs	14%	15%
ii	Housing loans :to public (including Loans to individuals under Indiramma		
ii a	Housing/ Urban Housing/ Deccan Gram Nivas		
	Upto 15 years		
	Upto Rs.30.00 lakhs	11%	11.5%
	Above Rs.30.00 lakhs	12.00%	12.00%
	15 to 20 years		
	Upto Rs 30.00 lacs	11%	11.5%
	Above Rs 30.00 lacs	12%	12.25%
ii b	Rajiv Gruhakalpa	10%	10%
ii c	VAMBAY	11%	11%
iv	Car loans	12.75%	13.00%
v	Jewellery loans / Deccan Swarnalaxmi.		
	i) Demand loan	14.5%	15%
	ii) Over draft	15%	15.5%
vi	Loans against Bank's own TDRs (DL / CK/ OD) etc. 2% above the rate of TDR	2% above rate on TDR	2% above rate on TDR
Vii	Personal loans (CDLs) others	15%	16%
	Where check-off facility available	14.5%	15%
	Pensioners loans	14%	15%
VIII	Loan against Mortgage of immovable property	14%	15%
	Upto 50.00 lacs		
	(Personal and Business segment)		
	Above 50.00 lacs	14.5%	15%

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IX	Demand Loan against NSC / KVP	14%	14%
X	General Credit Card (only upto Rs.25000/-)	14%	16%
XI	Deccan Rent Plus scheme	14%	15%

NOTE: PENAL INTEREST @ 2% WILL BE CHARGED TO OVERDUE LOAN ACCOUNTS IN ADDITION TO THE REGULAR RATE OF INTEREST