

Interest rates of the Bank on different types of loan as on 31.03.2016

| Sl. No. | Particulars of loan | Borrowing rate from NABARD | Lending rate | |
|---------|---|----------------------------|----------------------------|-------------------------------|
| | | | OSCB to CCB | Effective from |
| 1 | 2 | 3 | 4 | 5 |
| 1. | ST (SAO) financing under NABARD refinance : Other crops/ Oil seeds Production Programme (OPP)/ Development of Tribal Population (DTP) | 4.50% p.a. | 4.50% p.a. | 01.04.11 |
| 2. | Schematic Term Loan for Farm Sector under NABARD refinance arrangements | | | |
| (i) | Minor irrigation, land development, dry land farming, waste land development, SGSY, SC/ ST action plan/ organic farming/ contract farming under Agril. Export Zone/ Aromatic and Medicinal Plants, Rural Housing and Farm Mechanisation a) Up to Rs.50,000.00 b) Above Rs.50,000.00 | | 10.25% p.a. 10.25% p.a. | 04.06.11 - do - |
| (ii) | Cold storage/ Rural Godowns a) Up to Rs.50,000.00 b) Above Rs.50,000.00 | | 10.25% p.a. 10.75% p.a. | - do - - do - |
| (iii) | Agri-clinics & Agri-business centers a) Up to Rs.50,000.00 b) Above Rs.50,000.00 | | 10.25% p.a. 10.75% p.a. | - do - - do - |
| (iv) | Self Help Groups | | 10.00% p.a. | - do - |
| 3. | Schematic Term Loan for Non-farm Sector under NABARD refinance arrangements a) Up to Rs.50,000.00 b) Above Rs.50,000.00 | | 10.25% p.a. 10.25% p.a. | - do - - do - |
| 4 | Long Term Refinance for investment credit for Agriculture activities out of Long Term Credit Fund of NABARD 2014-15 (Farm Sector) | 7.85% | 8.85% | 11.09.14 |
| 5 | Long Term Refinance | | | |
| A | a) 5 years b) 18 months to less than 5 years | 9.30% 9.50% | 10.00% 10.00% | 25.09.14 25.09.14 |
| B | a) 5 years and above b) 18 months to less than 5 years | 9.10% 9.30% | 10.00% 10.00% | 09.02.15 09.02.15 |
| 6 | Short Term Multipurpose Credit (ST Others) | 9.50% | 10.00% | 23.02.15 |
| 7 | Refinance under PODF of PACS as MSC | 10.00% | 10.50% | Continuing as fixed by NABARD |
| 8 | Schematic Term loan for Non-farm sector from own resources : | | | |
| (i) | Cash Credit for fertilizer business a) Direct finance by OSCB b) Finance through CCB | | 11.25% p.a. 11.25% p.a. | 04.06.11 - do - |
| (ii) | Cash Credit for consumer business a) Direct finance by OSCB b) Finance through CCB | | 11.50% p.a. 11.00% p.a. | - do - - do - |
| 9 | MTNA loan to Salary Earners' Coop. Society | | | |
| (a) | Direct finance by OSCB | | 11.25% p.a. | - do - |
| (b) | Finance through CCB | | 11.25% p.a. | - do - |
| (c) | Financing ECS of CCB employees | | 10.75% p.a. | - do - |
| (d) | Financing ECS of OSCB employees | | 10.75% p.a. | - do - |
| 10 | Financing to Urban Coop. Banks : Against collateral securities | | 11.50% p.a. | - do - |
| 11 | MT/ LT loans to CCB for acquiring fixed assets/ equipment/ machineries/ construction of office building | | 11.50% p.a. | - do - |

| | | | | |
|--------|--|--|-------------------|--------|
| 12 | Direct Finance to individuals by OSCB | | | |
| (i) | Loans against postal security | | | |
| | a) Other than staff of OSCB | | 13.00% p.a. | - do - |
| | b) Staff of OSCB | | 12.00% p.a. | - do - |
| (ii) | Loans against pledge of gold ornaments | | | |
| | a) Other than staff of OSCB | | 13.00% p.a. | - do - |
| | b) Staff of OSCB | | 12.00% p.a. | - do - |
| (iii) | Consumer Durable Loan | | 14.00% p.a. | - do - |
| (iv) | Overdraft accommodation | | 15.00% p.a. | - do - |
| (v) | Purchase of cheques | | 15.00% p.a. | - do - |
| (vi) | Cash Credit to Individuals | | 13.00% p.a. | - do - |
| (vii) | Term loan to individuals (SSI/ Term/ Working Capital) | | 13.00% p.a. | - do - |
| (viii) | Vehicle (SRTO) | | 13.00% p.a. | - do - |
| (ix) | Financing to sugar industries by OSCB against pledge of stock | | 12.00% p.a. | - do - |
| (x) | Financing to sugar industries through CCB against pledge of stock under refinance arrangements | | 12.00% p.a. | - do - |
| (xi) | House Building Loans | | Fixed Rate | |
| | (a) Up to 5 years | | 12.00% p.a. | - do - |
| | (b) 5 years to 10 years | | 12.50% p.a. | - do - |
| | (c) 10 years to 15 years | | 13.00% p.a. | - do - |
| (xii) | Education loan | | | |
| | (a) Up to Rs.4.00 lakh | | 12.00% p.a. | - do - |
| | (b) Above Rs.4.00 lakh | | 12.50% p.a. | - do - |
| (xiii) | Personal loan | | 14.00% p.a. | - do - |
| (xiv) | Personal loan for Salary Earners | | 13.00% p.a. | - do - |