

ANNEXURE- I

SL.NO	TYPES OF LOAN & ADVANCES	RATE OF INTEREST PER ANNUM (%)
1	AGRICULTURAL ADVANCES	
	AGRICULTURAL CASH CREDIT	11.70
	KISAN CREDIT CARD	7.00
2	AGRICULTURAL TERM LOAN	
	UPTO ₹2 LAKHS	11.75
	ABOVE ₹2 LAKHS	12.75
3	CASH CREDIT & WORKING CAPITAL/ TERM LOAN REPAYABLE ON INSTALLMENTS WITHIN 72 MONTHS	
	LIMIT UPTO ₹50,000	13.00
	ABOVE ₹50,000	13.50
4	TERM LOAN (UNDER SBF/SSI)	
	LIMIT UPTO ₹50,000	13.00
	ABOVE ₹50,000	13.50
	SRTO (IRRESPECTIVE OF AMOUNT)	13.50
	RENT PLUS (IRRESPECTIVE OF AMOUNT)	13.50
5	SELF HELP GROUP	
	UPTO ₹2 LAKHS	12.00
	ABOVE ₹2 LAKHS UPTO ₹5 LAKHS	12.50
	ABOVE ₹5 LAKHS	13.00
6	SHG UNDER NSRLM	
	UPTO ₹3 LAKHS	7.00
	ABOVE ₹3 LAKHS UPTO ₹5 LAKHS	10.00
	ABOVE ₹5 LAKHS	13.00
7	JOINT LIABILITY GROUP LIMIT UPTO ₹50,000	12.00
8	CLEAN OVERDRAFTS	17.50
9	NRB EXPRESS CREDIT UNDER CHECK-OFF	12.75
10	NRB EXPRESS CREDIT TO NON-PERMANENT EMPLOYEES	12.75
11	PER LOAN TO EMPLOYEES OF PVT. SCHOOLS & COLLEGES	13.75
12	PERSONAL CAR LOAN	10.50
13	PROFESSIONAL & SELF-EMPLOYED	10.50
14	LOAN AGAINST BANK DEPOSIT	1% ABOVE
15	LOAN AGAINST NSC/KVP/SURRENDERED VALUE OF SBI LIFE/LIC POLICY ETC.	12.00
16	COMMERCIAL BUILDING LOAN	13.00
17	HOUSING LOAN- PUBLIC (SALARIED)	
	UPTO ₹30 LAKHS	9.25
	ABOVE ₹30 LAKHS	9.75
18	NRB TRIBAL PLUS HOME LOAN	9.50
19	COMMUNITY HALL LOAN	13.00