

**Annexure – I**

**Interest Rates linked to BASE RATE:**

**Revised Rate of Interest structure for MSME advances w.e.f. 01.10.2011:**

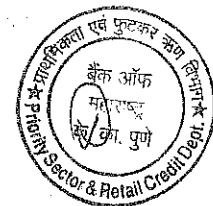
**1. Micro Small & Medium Enterprises (MSME):**

**a. Advances to Micro & Small Enterprises having total limits (Fund + Non fund) upto Rs. 25.00 lakhs:**

Category	Rate of interest (w.e.f. 01.10.2011)
a) For all new accounts	Base Rate + 0.50% (at present 11.20%)
b) For existing MSME accounts which are yet to complete the first year of advance as per earlier guidelines	a) Fixed ROI as per earlier guidelines will be applicable till expiry of the first year of advance b) on expiry of the first year of advance at Base Rate + 0.50% (at present 11.20%)
c) In respect of advances having total limits above Rs. 2.00 lakhs, credit rating will have to be done as per extant guidelines. Henceforth, ROI will not be linked to Credit Rating for advances to Micro & small Enterprises having total limits upto Rs. 25.00 lakhs. However, Credit rating will continue to be done for risk perception in respect of advances having total limits above Rs. 2.00 lakhs and upto Rs. 25.00 lakhs.	

**b. Advances to Micro, Small and Medium Enterprises having total limits (Fund + Non fund) above Rs. 25.00 lakhs: - Revised Rate of Interest w.e.f. 01.10.2011:**

Credit Risk Rating	REVISED RATE OF INTEREST UNDER BASE RATE STRUCTURE			
	ROI for total limits above Rs.25 lakhs upto Rs. 1 crore	ROI for total limits above Rs. 1 crore upto Rs.5.00 crore	ROI for total limits above Rs. 5.00 crore upto Rs.10.00 crore	ROI for total limits above Rs. Rs.10.00 crore
AAA	Base Rate +2.00% (12.70%)	Base Rate +3.00% (13.70%)	Base Rate +3.25% (13.95%)	Base Rate +3.50% (14.20%)
AA	Base Rate +2.50% (13.20%)	Base Rate +3.50% (14.20%)	Base Rate +3.75% (14.45%)	Base Rate +4.00% (14.70%)
A	Base Rate +2.75% (13.45%)	Base Rate +4.25% (14.95%)	Base Rate +4.50% (15.20%)	Base Rate +4.75% (15.45%)
BBB	Base Rate + 3.50% (14.20%)	Base Rate +5.00% (15.70%)	Base Rate +5.25% (15.95%)	Base Rate +5.50% (16.20%)
BB	Base Rate +4.00% (14.70%)	Base Rate +6.50% (17.20%)	Base Rate+6.75% (17.45%)	Base Rate +7.00% (17.70%)
B & C	Base Rate + 4.50% (15.20%)	Base Rate +7.00% (17.70%)	Base Rate +7.25% (17.95%)	Base Rate +7.50% (18.20%)



## 2. Housing Loans:

Revised Rate of Interest w.e.f 01.10.2011:

Tenor/ Amount	Floating Option		
	Up to Rs. 30 lakh	Above Rs. 30 lakh & less than Rs. 75.00 lakh	Rs. 75.00 Lakh & above
Up to and inclusive of 5 years	Base Rate - (10.70%)	Base Rate+0.50% (11.20%)	Base Rate+0.75% (11.45%)
Above 5 years and up to and inclusive of 10 years	Base Rate + 0.25% (10.95%)	Base Rate +1.00% (11.70%)	Base Rate +1.25% (11.95%)
Above 10 years but below & inclusive of 20 years	Base Rate +0.50% (11.20%)	Base Rate +1.25% (11.95%)	Base Rate +1.50% (12.20%)
	Fixed Option		
	Up to Rs. 30 lakh	Above Rs. 30 lakh & less than Rs. 75.00 lakh	Rs. 75.00 Lakh & above
Up to and inclusive of 5 years	11.45%	12.45%	12.70%
Above 5 years and up to and inclusive of 10 years	11.95%	12.70%	12.95%
Above 10 years but below & inclusive of 20 years	---	---	
<b>For repair/ renovation</b>	Base Rate + 1.25% (11.95%)		

## 3. Agriculture:

Size of Advance	Cash Credit / Working Capital Limits* / Term Loans
	Revised Rate of Interest (w.e.f. 01.10.2011) (Base Rate @10.70%)
Up to Rs. 50000/-	Base Rate+0.75% (11.45%)
Above Rs. 50000/- & up to Rs. 1 lakh	Base Rate+1.25% (11.95%)
Above Rs. 1 lakh & up to Rs. 2 lakh	Base Rate+1.75% (12.45%)
Above Rs. 2 lakh & up to Rs. 10 lakh	Base Rate+2.50% (13.20%)
Above Rs. 10 lakh	Base Rate+3.50% (14.20%)
*Short term production credit up to Rs. 3.00 lakh to Farmers where interest subvention is available	7.00% (Fixed). If loan remains unpaid after cut-off date/period stipulated as per Interest Subvention Scheme, applicable rate of interest will be applicable as per above slabs.
Advances under Mahabank Krishi Shakti Yojana for selected districts & selected crops as per guidelines	Base Rate + 1.25% (11.95%)

## 4. Advances to FSCS / PACS / LAMPS:

Size of Advance	Revised Rate of Interest (w.e.f. 01.10.2011) (Base Rate @10.70%)
Up to Rs. 25000/-	Base Rate + 1.00% (11.70%)
Above Rs. 25000/-	Base Rate + 1.50% (12.20%)



5. Advances to Self Help Groups (SHGs):

Particulars	Revised Rate of Interest (w.e.f. 01.10.2011) (Base Rate @10.70%)
For single SHG	Base Rate + 1.50% (12.20%)
For Federations / NGOs	Base Rate + 1.00% (11.70%)

6. Advances granted against security of NSC / KVP / LIC Policy / RBI Relief Bonds:	Revised Rate of Interest (w.e.f. 01.10.2011) (Base Rate @10.70%)
	Base Rate + 3.00% i.e. 13.70%

7. Advances granted against security of Units of Mutual funds / Shares and Debentures/ Other approved Govt. Securities / Money Market Mutual Funds (MMMF):	Revised Rate of Interest (w.e.f. 01.10.2011) (Base Rate @10.70%)
	Base Rate + 7.50% (18.20%)

8. Vehicle Loan:

Tenor	Revised Rate of Interest (w.e.f. 01.10.2011) (Base Rate @10.70%)
Repayment up to 3 years	Base Rate + 1.25% (11.95%)
Repayment above 3 years	Base Rate + 2.25% i.e. 12.95%
Second hand Vehicles irrespective of Tenor	Base Rate + 5.00% i.e. 15.70%

7. Mahabank Consumer Loan Scheme:	Revised Rate of Interest (w.e.f. 01.10.2011) (Base Rate @10.70%)
	Base Rate + 5.50% (16.20%)

9. Model Education Loan Scheme:

Loan Slab	Revised Rate of Interest (w.e.f. 01.10.2011) (Base Rate @10.70%)
Loan amount up to and inclusive of Rs. 4.00 lakh	Base Rate + 1.75% i.e. 12.45%
Loan amount above Rs. 4.00 lakh	Base Rate + 2.75% i.e. 13.45%

10. Mahabank Adhar Loan Scheme	Revised Rate of Interest (w.e.f. 01.10.2011) (Base Rate @10.70%)
	Base Rate + 3.00% i.e. 13.70%

11. Personal Loan	Revised Rate of Interest (w.e.f. 01.10.2011) (Base Rate @10.70%)
	Base Rate + 6.00% i.e. 16.70%



11. Mahabank Salary Gain Scheme	Revised Rate of Interest (w.e.f. 01.10.2011) (Base Rate @10.70%)
	Base Rate + 6.00% i.e. 16.70%

**13. Solar Water Heating Systems:**

Particulars	Revised Rate of Interest (w.e.f. 01.10.2011) (Base Rate @10.70%)
Domestic users	Base Rate + 4.00% (14.70%)
Institutional users	Base Rate + 4.00% (14.70%)
Industrial / commercial users	Base Rate + 4.00% (14.70%)

**14. Mahabank Gold Loan Scheme:**

Particulars	Revised Rate of Interest w.e.f. 01.10.2011) (Base Rate @10.70%)
<b>For Agriculture loans</b>	
(i) For loans eligible under interest subvention scheme: 7%	7%
(ii) For other Agricultural loans:	As per applicable rate of interest for Agri loans
<b>For loans other than Agriculture</b>	
(i) For Senior citizens	Base Rate + 2.25 % (12.95% p.a.)
(ii) For others	Base Rate + 3.00 % (13.70% p.a.)
<b>Loan against Hallmark Gold jewellery</b>	<b>Concession of 0.25% over rates mentioned above, except loans eligible under interest subvention scheme.</b>

**15. Mahabank Top-up Loan Scheme:**

Particulars	Revised Rate of Interest w.e.f. 01.10.2011) (Base Rate @10.70%)
For Repair / Renovation / extension of house	Base Rate + 1.00% (11.70%)
For other purpose	Base Rate + 2.25% (12.95%)

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**Annexure – 2**

**Interest Rates linked to BPLR**

**Revised Rate of Interest structure for MSME advances w.e.f. 01.10.2011:**

**1. Micro Small & Medium Enterprises (MSME):**

Credit Risk Rating	REVISED RATE OF INTEREST UNDER BPLR STRUCTURE			
	ROI for total limits above Rs.25 lakhs upto Rs. 1 crore	ROI for total limits above Rs. 1 crore upto Rs.5.00 crore	ROI for total limits above Rs. 5.00 crore upto Rs.10.00 crore	ROI for total limits above Rs. Rs.10.00 crore
AAA	BPLR – 1.75% (13.25%)	BPLR – 0.50% (14.50%)	BPLR – 0.25% (14.75%)	BPLR % (15.00%)
AA	BPLR – 1.00% (14.00%)	BPLR % (15.00%)	BPLR + 0.25% (15.25%)	BPLR + 0.50% (15.50%)
A	BPLR – 0.75% (14.25%)	BPLR + 0.75% (15.75%)	BPLR + 1.00% (16.00%)	BPLR + 1.25% (16.25%)
BBB	BPLR % (15.00%)	BPLR + 1.50% (16.50%)	BPLR + 1.75% (16.25%)	BPLR + 2.00% (17.00%)
BB	BPLR + 0.50% (15.25%)	BPLR + 3.00% (18.00%)	BPLR + 3.25% (18.25%)	BPLR + 3.50% (18.50%)
B & C	BPLR + 1.00% (16.00%)	BPLR + 3.50% (18.50%)	BPLR + 3.75% (18.75%)	BPLR + 4.00% (19.00%)

**2. Housing Loans: Revised Rate of Interest w.e.f. 01.10.2011:**

Tenor/ Amount	Floating Option		
	Up to Rs. 30 lakh	Above Rs. 30 lakh & less than Rs. 75.00 lakh	Rs. 75.00 Lakh & above
Up to and inclusive of 5 years	BPLR – 3.50% (11.50%)	BPLR – 3.00% (12.00%)	BPLR – 2.75% (12.25%)
Above 5 years and up to and inclusive of 10 years	BPLR 0– 3.25% (11.75%)	BPLR – 2.50% (12.50%)	BPLR – 2.25% (12.75%)
Above 10 years but below & inclusive of 20 years	BPLR – 3.00% (12.00%)	BPLR – 2.25% (12.75%)	BPLR – 2.00% (13.00%)
<b>For repair/ renovation</b>	BPLR – 2.25% (12.75%)		

**3. Agriculture:**

Size of Advance	Cash Credit / Working Capital Limits* / Term Loans
	<b>Revised Rate of Interest (w.e.f. 01.10.2011) (BPLR – 15.00%)</b>
Up to Rs. 25000/-	
Up to Rs. 50000/-	BPLR – 3.25% (11.75%)
Above Rs. 25000/- & up to Rs. 1 lakh	
Above Rs. 50000/- & up to Rs. 1 lakh	BPLR – 2.75% (12.25%)
Above Rs. 1 lakh & up to Rs. 2 lakh	BPLR – 2.25% (12.75%)
Above Rs. 2 lakh & up to Rs. 10 lakh	BPLR – 1.00% (14.00%)
Above Rs. 10 lakh	BPLR – 0.50% (14.50%)
*Short term production credit up to Rs. 3.00	7.00% (Fixed). If loan remains unpaid after



lakh to Farmers where interest subvention is available	cut-off date/period stipulated as per Interest Subvention Scheme, applicable rate of interest will be applicable as per above slabs.
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**4. Advances to FSCS / PACS / LAMPS:**

Size of Advance	Revised Rate of Interest (w.e.f. 01.10.2011) (BPLR – 15.00%)
Up to Rs. 25000/-	BPLR – 3.00% (12.00%)
Above Rs. 25000/-	BPLR – 2.50% (12.50%)

**5. Advances to Self Help Groups (SHGs):**

Particulars	Revised Rate of Interest (w.e.f. 01.10.2011) (BPLR – 15.00%)
For single SHG	BPLR – 2.50% (12.50%)
For Federations / NGOs	BPLR – 3.00% (12.00%)

<b>6. Advances granted against security of NSC / KVP / LIC Policy / RBI Relief Bonds:</b>	Revised Rate of Interest (w.e.f. 01.10.2011) (BPLR – 15.00%)
	BPLR – 1.00% i.e. 14.00%

<b>7. Advances granted against security of Units of Mutual funds / Shares and Debentures/ Other approved Govt. Securities / Money Market Mutual Funds (MMMMF):</b>	Revised Rate of Interest (w.e.f. 01.10.2011) (BPLR – 15.00%)
	BPLR + 4.00% (19.00%)

**8. Vehicle Loan:**

Tenor	Revised Rate of Interest (w.e.f. 01.10.2011) (BPLR – 15.00%)
Repayment up to 3 years	BPLR – 2.25% (12.75%)
Repayment above 3 years	BPLR – 1.25% i.e. 13.75%
Second hand Vehicles irrespective of Tenor	BPLR + 1.25% i.e. 16.25%

<b>9. Mahabank Consumer Loan Scheme:</b>	Revised Rate of Interest (w.e.f. 01.10.2011) (BPLR – 15.00%)
	BPLR + 1.50% (16.50%)

**10. Model Education Loan Scheme:**

Loan Slab	Revised Rate of Interest (w.e.f. 01.10.2011) (BPLR – 15.00%)
Loan amount up to and inclusive of Rs. 4.00 lakh	BPLR – 2.00% i.e. 13.00%
Loan amount above Rs. 4.00 lakh	BPLR - 1.25% i.e. 13.75%



11. Mahabank Adhar Loan Scheme	Revised Rate of Interest (w.e.f. 01.10.2011) (BPLR – 15.00%)
	BPLR – 0.75% i.e. 14.25%

12. Personal Loan	Revised Rate of Interest (w.e.f. 01.10.2011) (BPLR – 15.00%)
	BPLR + 2.00% i.e. 17.00%

13. Mahabank Salary Gain Scheme	Revised Rate of Interest (w.e.f. 01.10.2011) (BPLR – 15.00%)
	BPLR + 2.00% i.e. 17.00%

**14. Solar Water Heating Systems:**

Particulars	Revised Rate of Interest (w.e.f. 01.10.2011) (BPLR – 15.00%)
Domestic users	BPLR + 0.25% (15.25%)
Institutional users	BPLR + 0.25% (15.25%)
Industrial / commercial users	BPLR + 0.25% (15.25%)

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