

## Annexure – I

### Interest Rates linked to Base Rate:

#### Revised Rate of Interest structure for MSME advances w.e.f. 26.08.2013:

#### 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. 26.08.2013)
a) For all accounts	Base Rate + 0.50% (10.75%)
b) In respect of advances having total limits above Rs.2.00 lakhs, Credit Rating will have to be done as per extant guidelines. Thus, 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. 26.08.2013:

Credit Risk Rating	REVISED RATE OF INTEREST UNDER BASE RATE STRUCTURE , w.e.f. 26.08.2013			
	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.10.00 crore
<b>AAA</b>	Base Rate + 2.00% (12.25%)	Base Rate + 3.00% (13.25%)	Base Rate + 3.25% (13.50%)	Base Rate + 3.50% (13.75%)
<b>AA</b>	Base Rate + 2.50% (12.75%)	Base Rate + 3.50% (13.75%)	Base Rate + 3.75% (14.00%)	Base Rate + 4.00% (14.25%)
<b>A</b>	Base Rate + 2.75% (13.00%)	Base Rate + 4.25% (14.50%)	Base Rate + 4.50% (14.75%)	Base Rate + 4.75% (15.00%)
<b>BBB</b>	Base Rate + 3.50% (13.75%)	Base Rate + 5.00% (15.25%)	Base Rate + 5.25% (15.50%)	Base Rate + 5.50% (15.75%)
<b>BB</b>	Base Rate + 4.00% (14.25%)	Base Rate + 6.50% (16.75%)	Base Rate + 6.75% (17.00%)	Base Rate + 7.00% (17.25%)
<b>B &amp; C</b>	Base Rate + 4.50% (14.75%)	Base Rate + 7.00% (17.25%)	Base Rate + 7.25% (17.50%)	Base Rate + 7.50% (17.75%)

## 2. Housing Loans:

Revised Rate of Interest w.e.f 26.08.2013:

<b>Floating Option</b>				
<b>Tenor/ Amount</b>	<b>Up to Rs.25.00 lakh</b>	<b>Above Rs.25.00 lakh &amp; upto Rs.30.00 lakh</b>	<b>Above Rs.30.00 lakh &amp; less than Rs.75.00 lakh</b>	<b>Rs.75.00 lakh &amp; above</b>
Up to and inclusive of 5 years	Base Rate (10.25%)	Base Rate (10.25%)	Base Rate + 0.50% (10.75%)	Base Rate + 0.75% (11.00%)
Above 5 years and up to and inclusive of 10 years	Base Rate + 0.20% (10.45%)	Base Rate + 0.25% (10.50%)	Base Rate + 1.00% (11.25%)	Base Rate + 1.25% (11.50%)
Above 10 years but below & inclusive of 20 years	Base Rate + 0.30% (10.55%)	Base Rate + 0.50% (10.75%)	Base Rate + 1.25% (11.50%)	Base Rate + 1.50% (11.75%)
<b>Fixed Option</b>				
	<b>Up to Rs.30.00 lakh</b>	<b>Above Rs.30 lakh &amp; less than Rs.75.00 lakh</b>	<b>Rs. 75.00 lakh &amp; above</b>	
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 Repairs / Renovation</b>	Base Rate + 1.25% (11.50%)			

## 3. Agriculture:

<b>Size of Advance</b>	<b>Cash Credit / Working Capital Limits* / Term Loans</b>
	<b>Revised Rate of Interest (w.e.f. 26.08.2013) (Base Rate @ 10.25%)</b>
Up to Rs.50000/-	Base Rate + 0.75% (11.00%)
Above Rs.50000/- & up to Rs.1 lakh	Base Rate + 1.25% (11.50%)
Above Rs.1 lakh & up to Rs.2 lakh	Base Rate + 1.75% (12.00%)
Above Rs.2 lakh & up to Rs.10 lakh	Base Rate + 2.50% (12.75%)
Above Rs.10 lakh	Base Rate + 3.50% (13.75%)
*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% (11.50%)