

Revision Of Rate Of Interest On Advances Portfolio W.E.F.

Rate Of Interest Chart

Sr. No.	Particulars	Existing	Revised
1	All Priority Sector Advances Upto Rs.10.00 Lacs.	10.50%	10.00%
2	All Priority Sector Loans & Advances Above Rs.10.00 Lacs But Upto Rs.25.00 Lacs (based on Udyam & GST)	12.75%	10.50%
3	All Non Priority Sector Advances Upto Rs.10.00 Lacs	11.50%	11.00 %
	Above Rs.10.00 Lacs But Upto Rs.25.00 Lacs	16.75%	12.00 %
	With The Exception Of The Following Advances		
4	Advances Against Pledge Of Govt. Securities Viz, RBI Relief Bonds, NSCs Etc. And Assignment of LIC Policies	10.50%	9.50%

All export credit facilities will be considered @ 0.75% less than applicable for priority sector loans.

Rate of Interest in Retail Products / other than above will be applicable as per their respective policies.

Staff members will get concession of 0.50% only against Gilt edge securities & gold.



Above Rs.25.00 Lakhs as per Internal Credit Ratings

RATING MATRIX		
Aggregate Marks	Rating	Applicable ROI
50 and below (Upto 30) (PLR 8.50% + 5.75 %)	BMCB CR 7	14.25
Above 50 up to 55 (PLR 8.50% + 5.00 %)	BMCB CR 6	13.50
Above 55 up to 60 (PLR 8.50% + 4.00 %)	BMCB CR 5	12.50
Above 60 up to 70 (PLR 8.50% + 3.00 %)	BMCB CR 4	11.50
Above 70 up to 80 (PLR 8.50% + 2.00 %)	BMCB CR 3	10.50
Above 80 up to 90 (PLR 8.50% + 1.50 %)	BMCB CR 2	10.00
Above 90 (PLR 8.50% + 1.00 %)	BMCB CR 1	9.50
Note : The Applicable Interest Rate is arrived at by using the below formula : Present Applicable ROI = Prevailing PLR + Risk Premium		