

RATE OF INTEREST IN DIFFERENT PRODUCTS & SCHEMES.

1. Rate of Interest in Agriculture Segment:

Working Capital (Direct and Indirect) Finance		
(i)	Kisan Credit Card Limit	Rate of Interest for Overdue KCC Account
a.	KCC Limit up to ₹ 3.00 Lakhs	13.50 %- for all limits
Crop Loans/KCC up to ₹ 3.00 Lakhs will be charged @ 7.00 % p.a. (Fixed) as per Gol directives up to due date. After due date, Card Rate will be applicable as above.		
b.	Above Limit ₹ 3.00 Lakhs but up to ₹ 5.00 Lakhs	15.45 %
c.	Above Limit ₹ 5.00 Lakhs but up to ₹ 25.00 Lakhs	16.45 %
<ul style="list-style-type: none"> • Applicable for Crop Loans / Loan to Animal Husbandry, Dairy & Fishery under KCC sanctioned as repayable on demand. 		
(ii)	DAY-NRLM / SHGs Credit Limit	Proposed Rate of Interest
a.	Up to Limit ₹ 3.00 Lakhs	<ul style="list-style-type: none"> • Regular Accounts: 12.50% • Overdue Accounts: 13.00%
b.	Above Limit ₹ 3.00 Lakhs	13.95%
<ul style="list-style-type: none"> • Applicable for WC & TL Loans under DAY – NRLM, NULM – SEP (G) & SHGs sanctioned. • <u>ROI under Regular accounts of DAY-NRLM up to ₹ 3.00 Lakhs in the notified districts will be charged @ 7.00 % p.a. (Fixed) as per Gol directives subject to Gol providing 5.50 % interest subvention to the Bank on such advances. For overdue accounts and non-notified districts i.e. Dhanbad, Deoghar, Jamtara and Sahebganj, Card Rate will be applicable as above.</u> • <u>ROI under other SHG products will be applicable as per above Card Rate.</u> 		
(iii)	CC / OD Limit to FPO/JLG	Rate of Interest (Floating Rate)
a.	Up to ₹ 25.00 Lakhs	<ul style="list-style-type: none"> • SBI MCLR 1 Year + 5.00 % (spread)
b.	For limit above ₹ 25.00 Lakh	Based on CRA as applicable to SME Loans. For Working Capital only - SBI MCLR 1 Year to be considered.

Agricultural Term Loan (Direct and Indirect) Finance	
a. All type of Agri Term Loan including TL for Allied Activities / Farm Mechanism/FPO/JLG for limit up to ₹ 25.00 Lakh.	<ul style="list-style-type: none"> • SBI MCLR 3 Year + 5.20 % (spread)
b. For limit above ₹ 25.00 Lakh	<p>Based on CRA as applicable to SME Loans.</p> <ul style="list-style-type: none"> • For Standalone Term Loan- SBI MCLR 3 Years to be considered. • For aggregate credit limit- SBI MCLR 1 Year to be considered.

2. Rate of Interest in SME Segment:

(i)	Working Capital and Term Loan to SME Borrowers with aggregate credit limit including <u>SME Insta Credit For SHG Members and SME-ABL</u>		Proposed Rate of Interest (Floating Rate)
a.	Up to ₹ 25.00 Lakhs		SBI MCLR 1 Year + 5.00 % (spread)
b.	Above ₹ 25.00 Lakhs		Based on CRA as per the table below.
CRA	Limit Above ₹ 25.00 Lakhs to ₹ 50.00 Lakhs (SBI MCLR+ Spread)	Limit Above ₹ 50.00 Lakhs to ₹ 5.00 Crores (SBI MCLR+ Spread)	Limit Above ₹ 5.00 Crores (SBI MCLR+ Spread)
SB-1	SBI MCLR* + 2.00 %	SBI MCLR* + 1.50 %	SBI MCLR* + 1.75 %
SB-2	SBI MCLR* + 2.00 %	SBI MCLR* + 1.50 %	SBI MCLR* + 1.75 %
SB-3	SBI MCLR* + 2.75 %	SBI MCLR* + 2.50 %	SBI MCLR* + 2.50 %
SB-4	SBI MCLR* + 2.75 %	SBI MCLR* + 2.50 %	SBI MCLR* + 2.50 %
SB-5	SBI MCLR* + 2.75 %	SBI MCLR* + 2.50 %	SBI MCLR* + 2.50 %
SB-6	SBI MCLR* + 4.00 %	SBI MCLR* + 4.00 %	SBI MCLR* + 4.00 %
SB-7	SBI MCLR* + 4.00 %	SBI MCLR* + 4.00 %	SBI MCLR* + 4.00 %
SB-8	SBI MCLR* + 4.75 %	SBI MCLR* + 4.75 %	SBI MCLR* + 4.75 %

SB-9	SBI MCLR* + 5.10 %	SBI MCLR* + 5.10 %	SBI MCLR* + 5.10 %
SB-10	SBI MCLR* + 5.60 %	SBI MCLR* + 5.60 %	SBI MCLR* + 5.60 %
SB-11 To 16	SBI MCLR* + 8.10 %	SBI MCLR* + 8.10 %	SBI MCLR* + 8.10 %

- For Working Capital only - SBI MCLR 1 Year to be considered.
- For Standalone Term Loan- SBI MCLR 3 Years to be considered.
- Concession in ROI on the applicable Card Rate will be Collateral Based as per Bank's Circular no. 122/2022-23 dated 15.01.2022.

3. Rate of Interest in Personal Loan Segment

(i) JRGB- Instant Credit Personal Loan i.e. JRGB Salary Plus , JRGB GURUJI Plus & Guruji Lite		
CIC Score (CIBIL Credit Vision Score)	Proposed Floating Rates based on MCLR + Spread	Proposed ROI
761-790	3 Year SBI MCLR+ 3.30% Spread	11.00%
735-760	3 Year SBI MCLR+ 3.80% Spread	11.50%
670-734	3 Year SBI MCLR+ 4.30% Spread	12.00%
650-669	3 Year SBI MCLR + 4.80% Spread	12.50%
-1 or No credit history	3 Year SBI MCLR + 4.80% Spread	12.50%
<ul style="list-style-type: none"> • ROI on Guru ji Lite will be 100 basis point above the card rate applicable in Personal Loan segment. 		

<u>Home Loan Scheme</u>	
Particulars	
CIBIL Credit Vision Score of 760 and above (Salaried as well as Non-Salaried)	EBR + Spread = 4.90%(RBI Repo Rate) + 2.65% (Spread) ER = 7.55%
Salaried with CIBIL (-1) with no credit history. Or Salaried with CIBIL Credit Vision	EBR + Spread = 4.90%(RBI Repo Rate) + 2.65% (Spread) ER=7.55%

score of below 760			
Non-Salaried with CIBIL Score below 760 or (-1) with no credit history. Home Loan Switchover Customers.	Category	Loan up to ₹35.00 Lakh	Loan above ₹35.00 Lakh
	Normal	EBR + Spread =4.90%(RBI Repo Rate) + 3.00 % (Spread) ER=7.90%	EBR + Spread =4.90%(RBI Repo Rate) + 3.25% (Spread) ER=8.15%
	Home Loan under JRGB Builder Tie- up/ Approved project- SBI/JRGB Project Finance	EBR + Spread = 4.90% (RBI Repo Rate) + 2.85% (Spread) ER=7.75%	EBR + Spread =4.90%(RBI Repo Rate) + 3.10% (Spread) ER=8.00%

In case of purchase of Plot included in project cost	Premium of 10 bps on the applicable home loan rate
JRGB Home Loan Top Up Scheme	Premium of 100 bps on the applicable home loan rate
JRGB Insta Home Top Up Loan	Premium of 200 bps on the applicable home loan rate
JRGB CRE Home Loan	Premium of 100 bps on the applicable home loan rate
JRGB Tribal Plus	65 bps above prevailing home loan floating card interest rates (Lowest) will be applicable.
JRGB Suraksha	Same as applicable to linked Home Loan

(ii) Car Loan	
For Salaried Person (Central Govt./State Govt./PSUs/Listed Companies)	For Others
EBR + Spread = 4.90% (RBI Repo Rate) + 3.10% (Spread) ER=8.00%	EBR + Spread = 4.90% (RBI Repo Rate) + 4.35% (Spread) ER=9.25%

(iii) Education Loan :	
Up to ₹ 4.00 Lakhs	13.20 %
Above ₹ 4.00 Lakhs up to ₹ 7.50 Lakhs	13.45 %
Above ₹ 7.50 Lakhs	13.45 %
<ul style="list-style-type: none"> • Above rates are fixed rate subject to reset after 3 years • Concession of 0.50 % on Card Rate to Girl Student 	
(iv) Rate of Interest on Gold Loan :	8.50 %
(v) Rate of Interest on ABAL :	10.75 %
(vi) Rate of Interest on P-LAP :	10.75 %
(vii) Rate of Interest on Pension :	10.15 %
(viii) Rate of Interest on Loan Against KVP/NSC/Life Insurance policy :	11.00 %
(ix) Rate of Interest on Loan against Bank's Term Deposit:	1 % above the interest on TDR/STDR on which loan is sanctioned.
(x) Rate of Interest on OD Clean Public :	17.95 %