

SIB SEGMENT

SSI INTEREST RATES

1) WORKING CAPITAL FINANCE  
(Including Discounting of Bills)

Particulars	Rating of Borrower	Existing Rates w.e.f. 01.01.2009	Revised Rates w.e.f. 19.01.2009
<b>Limit Category</b>			
1) Upto Rs.50000	N.A.	11.50% p.a. (2.00% below our BPLR)	11.00% p.a. (2.00% below our BPLR)
2) Over Rs.50000 & upto Rs.2 lac	N.A.	12.50% p.a. (1.00% below our BPLR)	12.00% p.a. (1.00% below our BPLR)
3) Over Rs.2 lac & upto Rs.5 lac	N.A.	13.00% p.a. (0.50% below our BPLR)	12.50% p.a. (0.50% below our BPLR)
4) Over Rs.5 lac & upto Rs.25 lac	N.A.	13.75% p.a. (0.25% above our BPLR)	13.25% p.a. (0.25% above our BPLR)
5) Over Rs.25 lac *	SBIIn-1	14.25% p.a. (0.75% above our BPLR)	13.75% p.a. (0.75% above our BPLR)
	SBIIn-2	14.50% p.a. (1.00% above our BPLR)	14.00% p.a. (1.00% above our BPLR)
	SBIIn-3	15.00% p.a. (1.50% above our BPLR)	14.50% p.a. (1.50% above our BPLR)
	SBIIn-4 to 8	15.50% p.a. (2.00% above our BPLR)	15.00% p.a. (2.00% above our BPLR)

\* The rates for limit over Rs.25 lac would be fixed according to Credit Risk Assessment System (CRAS) for SSI and subject to change in BPLR from time to time.

In case of advance covered under CGTMSE a risk premium @ 0.75% being charged from the borrowers in all cases except loans to women, weaker section and credit facilities upto Rs.2 lac, has been dispensed with from the date of this circular.

Note: The system will automatically take care of revising the interest rate on the products linked with BPLR in 'CBS' whereas in all other cases branches have to revise interest rate manually.

## 2) TERM LOAN (SSI)

Particulars	Rating of Borrower	Existing Rates for Loans over 1 yr. but below 3 yrs. w.e.f. 01.01.2009	Existing Rates for loans of 3 yrs. & above w.e.f. 01.01.2009	Revised Rates for loans over 1 yr. but below 3 yrs. w.e.f.19.01.2009	Revised Rates for loans of 3 yrs. & above w.e.f. 19.01.2009
<b>Limit Category</b>					
1) Upto Rs.50000	N.A.	11.50% p.a. (2.00% below our BPLR)	12.00% p.a. (1.50% below our BPLR)	11.00% p.a. (2.00% below our BPLR)	11.50% p.a. (1.50% below our BPLR)
2) Over Rs.50000 & upto Rs.2 lac	N.A.	12.50% p.a. (1.00% below our BPLR)	13.00% p.a. (0.50% below our BPLR)	12.00% p.a. (1.00% below our BPLR)	12.50% p.a. (0.50% below our BPLR)
3) Over Rs.2 lac & upto Rs.5 lac	N.A.	13.00% p.a. (0.50% below our BPLR)	13.50% p.a. (At par with our BPLR)	12.50% p.a. (0.50% below our BPLR)	13.00% p.a. (At par with our BPLR)
4) Over Rs.5 lac & upto Rs.25 lac	N.A.	13.75% p.a. (0.25% above our BPLR)	14.25% p.a. (0.75% above our BPLR)	13.25% p.a. (0.25% above our BPLR)	13.75% p.a. (0.75% above our BPLR)
5) Over Rs.25 lac *	SBIIn-1	14.25% p.a. (0.75% above BPLR)	14.75% p.a. (1.25% above BPLR)	13.75% p.a. (0.75% above BPLR)	14.25% p.a. (1.25% above BPLR)
	SBIIn-2	14.50% p.a. (1.00% above BPLR)	15.00% p.a. (1.50% above BPLR)	14.00% p.a. (1.00% above BPLR)	14.50% p.a. (1.50% above BPLR)
	SBIIn-3	15.00% p.a. (1.50% above BPLR)	15.50% p.a. (2.00% above BPLR)	14.50% p.a. (1.50% above BPLR)	15.00% p.a. (2.00% above BPLR)
	SBIIn-4 to 8	15.50% p.a. (2.00% above BPLR)	16.00% p.a. (2.50% above BPLR)	15.00% p.a. (2.00% above BPLR)	15.50% p.a. (2.50% above BPLR)

\* The rates are for limit over Rs.25 lac would be fixed according to Credit Risk Assessment System (CRAS) for SSI and subject to change in BPLE from time to time.

**Rates include Term Premium of 0.50% for loans of 3 years and above. Rates excluding Term Premium are within band of 2% above/below BPLR.**

**In case of advance covered under CGTMSE a risk premium @ 0.75% being charged from the borrowers in all cases except loans to women, weaker section and credit facilities upto Rs.2 lac, has been dispensed with from the date of this circular.**

**Note: The system will automatically take care of revising the interest rate on the products linked with BPLR in 'CBS' whereas in all other cases branches have to revise interest rate manually.**

**ANNEXURE-III**

**Dall Mill Plus & Rice Mill Plus:** For working capital & term loans: 1.00% below BPLR i.e. 12.00% p.a. with monthly rests.

In case of advance covered under CGTMSE a risk premium @ 0.75% being charged from the borrowers in all cases except loans to women, weaker section and credit facilities upto Rs.2 lac, has been dispensed with from the date of this circular.

**Note:** The system will automatically take care of revising the interest rate on the products linked with BPLR in 'CBS' whereas in all other cases branches have to revise interest rate manually.

**Interest Rate for Car Loan to SME Units:**

<b>1. New Vehicles</b>		<b>Existing Rates w.e.f. 01.01.2009</b>	<b>Revised rates w.e.f. 19.01.2009</b>
	i) For Premium segment Cars:		
	Loan of Rs.7.50 lac and above with repayment upto 3 years	11.75% p.a. (1.75% below our BPLR)	11.25% p.a. (1.75% below our BPLR)
	ii) For loans below Rs.7.50 lac		
	a) With repayment upto 3 years	11.75% p.a. (1.75% below our BPLR)	11.25% p.a. (1.75% below our BPLR)
	b) With repayment above 3 years & upto 5 years	12.00% p.a. (1.50 below our BPLR)	11.50% p.a. (1.50 below our BPLR)
	c) With repayment above 5 years & upto 7 years	12.25% p.a. (1.25% below our BPLR)	11.75% p.a. (1.25% below our BPLR)
<b>2. Used Vehicles</b>	a) With repayment upto 3 years	14.50% p.a. (1.00% above our BPLR)	14.00% p.a. (1.00% above our BPLR)
	b) With repayment above 3 years & upto 7 years	14.75% p.a. (1.25% above our BPLR)	14.25% p.a. (1.25% above our BPLR)

**SBF INTEREST RATES****1. WORKING CAPITAL FINANCE: (Other than loans under Doctor Plus & Professional Plus Schemes)**

Particulars	Rating of Borrowers	Existing Rates w.e.f. 01.01.2009	Revised Rates w.e.f. 19.01.2009
<b>Limit Category</b>			
1. Upto Rs.50000	N.A.	11.50% p.a. (2.00% below our BPLR)	11.00% p.a. (2.00% below our BPLR)
2. Over Rs.50000 upto Rs.2 lac	N.A.	12.50% p.a. (1.00% below our BPLR)	12.00% p.a. (1.00% below our BPLR)
3. Over Rs.2 lac & upto Rs.5 lac	N.A.	13.00% p.a. (0.50% below our BPLR)	12.50% p.a. (0.50% below our BPLR)
4. Over Rs.5 lac & upto Rs.20 lac	N.A.	13.75% p.a. (0.25% above our BPLR)	13.25% p.a. (0.25% above our BPLR)

**2. TERM LAON (SBF) (Other than loans under Doctor Plus & Professional Plus Schemes)**

Particulars	Rating of Borrowers	Existing Rates for Loans over 1 yr. but below 3 yrs. w.e.f. 01.01.2009	Existing Rates for loans of 3 yrs. & above w.e.f. 01.01.2009	Revised Rates for loans over 1 yr. but below 3 yrs. w.e.f. 19.01.2009	Revised Rates for loans of 3 yrs. & above w.e.f. 19.01.2009
<b>Limit Category</b>					
1. Upto Rs.50000	N.A.	11.50% p.a. (2.00% below our BPLR)	12.00% p.a. (1.50% below our BPLR)	11.00% p.a. (2.00% below our BPLR)	11.50% p.a. (1.50% below our BPLR)
2. Over Rs.50000 upto Rs.2 lac	N.A.	12.50% p.a. (1.00% below our BPLR)	13.00% p.a. (0.50% below our BPLR)	12.00% p.a. (1.00% below our BPLR)	12.50% p.a. (0.50% below our BPLR)
3. Over Rs.2 lac & upto Rs.5 lac	N.A.	13.00% p.a. (0.50% below our BPLR)	13.50% p.a. (At par with our BPLR)	12.50% p.a. (0.50% below our BPLR)	13.00% p.a. (At par with our BPLR)
4. Over Rs.5 lac & upto Rs.20 lac	N.A.	13.75% p.a. (0.25% above our BPLR)	14.25% p.a. (0.75% above our BPLR)	13.25% p.a. (0.25% above our BPLR)	13.75% p.a. (0.75% above our BPLR)

In case of advance covered under CGTMSE a risk premium @ 0.75% being charged from the borrowers in all cases except loans to women, weaker section and credit facilities upto Rs.2 lac, has been dispensed with from the date of this circular.

**Note:** The system will automatically take care of revising the interest rate on the products linked with BPLR in 'CBS' whereas in all other cases branches have to revise interest rate manually.

Rate of interest for Professional Plus Scheme is 0.25% below the rates mentioned hereinabove.

**1. WORKING CAPITAL FINANCE/SHORT TERM LOANS (SBF): (For Doctor Plus Loan Scheme)**

Particulars (Limit Category)	Existing Rates w.e.f. 01.01.2009	Revised Rates w.e.f. 19.01.2009
1. Upto Rs.2 lac	11.25% p.a. (2.25% below our BPLR)	10.75% p.a. (2.25% below our BPLR)
2. Over Rs.2 lac & upto Rs.3 lac	11.75% p.a. (1.75% below our BPLR)	11.25% p.a. (1.75% below our BPLR)

**2. TERM LOAN (SBF)**

Particulars	Existing Rates for Loans upto 3 yrs. w.e.f. 01.01.2009	Existing Rates for loans of above 3 years w.e.f. 01.01.2009	Revised Rates for loans upto 3 yrs. w.e.f. 19.01.2009	Revised Rates for loans above 3 years w.e.f. 19.01.2009
<b>Limit Category</b>				
1. Upto Rs.50000	11.25% p.a. (2.25% below our BPLR)	11.75% p.a. (1.75% below our BPLR)	10.75% p.a. (2.25% below our BPLR)	11.25% p.a. (1.75% below our BPLR)
2. Over Rs.50000 upto Rs.2 lac	11.25% p.a. (2.25% below our BPLR)	11.50% p.a. (2.00% below our BPLR)	10.75% p.a. (2.25% below our BPLR)	11.00% p.a. (2.00% below our BPLR)
3. Over Rs.2 lac & upto Rs.5 lac	11.75% p.a. (1.75% below our BPLR)	12.00% p.a. (1.50 below our BPLR)	11.25% p.a. (1.75% below our BPLR)	11.50% p.a. (1.50 below our BPLR)
4. Over Rs.5 lac & upto Rs.25 lac **	12.25% p.a. (1.25% below our BPLR)	12.50% p.a. (1.00% below our BPLR)	11.75% p.a. (1.25% below our BPLR)	12.00% p.a. (1.00% below our BPLR)

**Note:** For "P" segment loan schemes, please refer rate of interest prescribed by P&SB Deptt.

This rate is applicable for loans upto Rs.15 lac in rural & semi urban area and upto Rs.25 lac in urban & metro centres.

\*\* Loans upto Rs.10 lac of which not more than Rs.2 lac for working capital requirement in urban areas and upto Rs.15 lac with sub ceiling of Rs.3 lac for working capital requirement in rural and semi urban areas are only to be classified under SBF segment. Loan limit raised to Rs.25 lac only for urban & metro centres (Cir.No.09/2004 dated 27.05.2004).

**Note:** The system will automatically take care of revising the interest rate on the products linked with BPLR in 'CBS' whereas in all other cases branches have to revise interest rate manually.

**1 (a) TRANSPORT OPERATORS (Other than tie ups):**

Existing rate of interest w.e.f. 01.01.2009			Revised rate of interest w.e.f. 19.01.2009		
Score 0-60	Score 61-80	Score above 80	Score 0-60	Score 61-80	Score above 80
13% p.a. (0.50% below our BPLR)	12.75% p.a. (0.75% below our BPLR)	12.50% p.a. (1.00% below our BPLR)	12.50% p.a. (0.50% below our BPLR)	12.25% p.a. (0.75% below our BPLR)	12.00% p.a. (1.00% below our BPLR)
Note: Various periods have been dispensed with. Please refer circular CM/SME/No.05/2008-09 dated 23.06.2008. For score calculation use score sheet enclosed with circular PLN/No.04/2004 dated 04.02.2004.					

**1 (b) TRANSPORT OPERATORS UNDER TIE UP:**

- (i) For loans to transport operators under tie up arrangements with Force Motors and HML, the rate of interest will be 0.50% above BPLR i.e. 13.50% p.a.
- (ii) For loans to transport operators under tie up arrangements with Eicher Motors Ltd. upto 5 years the rate of interest will be 0.75% below BPLR i.e. 12.25% p.a. and for loans above 5 years and upto 7 years the rate of interest will be 1.50% above BPLR i.e. 14.50% p.a.

**(2) INDORE BANK SHOPPEE:** The rate of interest will be 0.50% above BPLR i.e. 13.50% p.a.

**(3) VISHISHTHJAN PLUS:** Upto Rs.50000/- - 2.00% below the rate applicable.  
Rs.50000/- to Rs.2 lac – 1.00% below the rate applicable.

**(4) LAGHU UDYAMI CREDIT CARD (LUCC):** As applicable in SSI / SBF working capital loan limit.

**Note:** The system will automatically take care of revising the interest rate on the products linked with BPLR in 'CBS' whereas in all other cases branches have to revise interest rate manually.