

| SL No | Scheme | Rate of Interest w.e.f 21.12.2015 | Interest Rate Linking with (MLR = 12.25%) |
|-------|---|-----------------------------------|---|
| I | 1. AGRICULTURE – PRIORITY | | |
| | KCC/PKCC/AGL/AGLOD (Crop Production Loan) | | |
| | UptoRs. 50000 | 11.25% | MLR-1.00% |
| | Over Rs. 50000 to Rs. 1.00 lakh | 11.50% | MLR-0.75% |
| | Over Rs.1 lakh to Rs. 3 lakh | 12.00% | MLR-0.25% |
| | Over Rs. 3.00 lakh | 13.25% | MLR+1.00% |
| | Note: For crop production loans interest subvention is applicable as per Government of India directions. | | |
| | 2. Allied Activities & other Agri. | 12.50% | MLR+0.25% |
| | 3. Farm Mechanization | | |
| | a) Tractors/ Power Tillers Brand new) | 13.00% | MLR+0.75% |
| | b) Combine Harvesters/Power Threshers/ Sprayers | 13.00% | MLR+0.75% |
| | 4. Agri. Term Loan (Investment) | | |
| | Up to Rs. 2.00 lakh | 12.00% | MLR-0.25% |
| | Over Rs.2.00 lakh to Rs.25.00 lakh | 12.50% | MLR+0.25% |
| | Over Rs. 25.00 lakh | 13.00% | MLR+0.75% |
| | 5. ALHV (Two /Four wheelers / Heavy vehicles – Except Cars) | 12.00% | MLR-0.25% |
| | 6. Gold Loan: { Special Gold Loan Scheme (Cir.No.80/14-15)} a). Allied Activities b). Non-Agri. (Priority Sector) | 10.50% | MLR-1.75% |
| | 7. Kisan OD | | |
| | Up to Rs. 2.00 lakh | 12.50% | MLR+0.25% |
| | Over Rs. 2.00 lakh | 13.00% | MLR+0.75% |
| | 8. Pledge Loan- Agriculturists(Commodities stored in state / Central Ware houses) | | |

| | | | | |
|-----------|-----------------------------------|---|---------------|-----------|
| | | UptoRs. 10.00 lakh | 10.25% | MLR-2.00% |
| | | Over Rs. 10.00 lakh | 11.00% | MLR-1.25% |
| | 9. | Pledge Loan-Agriculturists (Other than above - Sl. No. 8) | | |
| | | Irrespective of limit (With NCMSL tie up) | 10.50% | MLR-1.75% |
| | | Irrespective of limit (Without NCMSL tie up) | 10.75% | MLR-1.50% |
| II | NON-AGRICULTURE – PRIORITY | | | |
| 1. | I. | Non-MSME categories Loans: Short Term/Term Loans and Composite Loans including OCC/OD & Govt. Sponsored Schemes. | | |
| | | UptoRs. 2.00 lakh | 13.00% | MLR+0.75% |
| | | Over Rs. 2.00 lakh to Rs.25.00 lakh | 13.50% | MLR+1.25% |
| | | Over Rs. 25.00 lakh | 14.00% | MLR+1.75% |
| | II | MSME Categories Loans: | | |
| | a. | Without CGTMSE | | |
| | | UptoRs. 25.00 lakh | 11.50% | MLR-0.75% |
| | | Over Rs. 25.00 lakh to Rs.100.00 lakh | 12.00% | MLR-0.25% |
| | | Over Rs.100.00 lakh | 12.50% | MLR+0.25% |
| | b. | If Covered under CGTMSE | | |
| | | Up to Rs.10.00 lakh | 12.00% | MLR-0.25% |
| | | Rs.10.00 lakh to Rs.50.00 lakh | 12.10% | MLR-0.15% |
| | III | Mudra Categories Loans:-@ | | |
| | | Up to Rs.10.00 lakh | 12.00% | MLR-0.25% |
| | | @ Maximum ceiling limit for Mudra is Rs.10.00 lakh | | |
| | 2. | Education Loan | | |
| | | UptoRs. 4.00 lakh | 12.50% | MLR+0.25% |
| | | Over Rs. 4.00 lakh | 13.50% | MLR+1.25% |
| | 3. | Pledge Loan –Traders (Commodities stored in State / Central Ware houses) | | MLR+1.75% |
| | | UptoRs. 10.00 lakh | 10.50% | MLR-1.75% |
| | | Over Rs. 10.00 lakh | 11.25% | MLR-1.00% |

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| 4. | Pledge Loan-Traders (other than above-Sl. No 3) | | |
| a. | With NCMSL tie up | | |
| | UptoRs. 2.00 lakh | 10.50% | MLR-1.75% |
| | Over Rs. 2.00 lakh | 11.25% | MLR-1.00% |
| b. | Without NCMSL tie up | 12.00% | MLR-0.25% |
| 5. | Self Help Group (SHG)/Joint Liability Group (JLG) | | |
| a. | Direct SHG/JLG | 12.50% | MLR+0.25% |
| | Direct to women SHG/JLG | 12.50% | MLR+0.25% |
| | Through NGOs SHG/JLG | 12.50% | MLR+0.25% |
| b. | For SKDRDP & Samuha A/cs (As per FI wing Communication) | 11.50% | MLR-0.75% |
| 6. | Swarojgar Credit Cards (SCCs) | 13.00% | MLR+0.75% |
| 7. | General Credit Cards (GCCs) | 14.00% | MLR+1.75% |
| 8. | Handloom weavers Group (HWGs) | 13.00% | MLR+0.75% |
| 9. | Pragathi Saral Suvidha erstwhile PGB | 14.00% | MLR+1.75% |
| 10 | Rajiv Gandhi Rural Housing | 10.50% | MLR-1.75% |
| 11 | Housing loans | | |
| | UptoRs. 30.00 lakh | 10.25% | MLR-2.00% |
| | Above Rs.30.00 lakh | 10.50% | MLR-1.75% |
| 12 | Home Loan Plus (Cir.29/13-14) | 12.50% | MLR+0.25% |
| 13 | Solar Lighting | 12.00% | MLR-0.25% |
| 14 | Special Salary loan scheme to Anganawadi staff (Cir.153/15-16) | 13.00% | MLR+0.75% |
| III | LENDING SCHEMES OF THE BANK (RETAIL) | | |
| 1. | Loans to Salaried class including Teachers/Non-teaching profession) | 15.00% | MLR+2.75% |
| 2. | PK Udyam | 14.00% | MLR+1.75% |
| 3. | Vehicle Loan (LHV-2 wheelers) (For Personal use) | 12.50% | MLR+0.25% |
| 4. | PK Mobile (PMBL - 4 wheelers) (For Personal use) | | |

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|-----------|----------------------|--|--------|-----------|
| | | Upto Rs.10.00 lakh | 10.75% | MLR-1.50% |
| | | Over Rs.10.00 lakh | 11.00% | MLR-1.25% |
| | 5. | Vyapar | 13.50% | MLR+1.25% |
| | 6. | Doctors' Choice | | |
| | | Upto Rs.10.00 lakh | 10.50% | MLR-1.75% |
| | | Above Rs.10.00 lakh up to Rs.25.00 lakh | 10.75% | MLR-1.50% |
| | | Above Rs.25.00 lakh | 12.25% | MLR+0.00% |
| | 7. | Mortgage Loan | 14.00% | MLR+1.75% |
| | 8. | Loans against approved securities | 13.25% | MLR+1.00% |
| | 9. | DUAL to customers (No scheme now) | 15.50% | MLR+3.25% |
| | 10 | Pragathi Krishna Professional Scheme (Cir.No.27/13-14) | 11.00% | MLR-1.25% |
| | 11 | Purchase of site | 14.00% | MLR+1.75% |
| IV | NON- PRIORITY | | | |
| | 1. | Clean OD / DPN (Including overdrawing in SB/CA A/cs) | 15.50% | MLR+3.25% |
| | 2. | Term Loan | 15.50% | MLR+3.25% |
| | 3. | Commercial Complex/ Commercial Real Estate (HLCC Cir.No.122/14-15) | 14.00% | MLR+1.75% |
| | 4. | Premises Loan | | |
| | | UptoRs. 2.00 lakh | 13.00% | MLR+0.75% |
| | | Over Rs. 2.00 lakh | 13.25% | MLR+1.00% |
| | 5. | Gold Loan (CGL) (Non Priority) | 13.00% | MLR+0.75% |
| | 6. | CDB/BE/Supply Bills | 14.50% | MLR+2.25% |
| | 7. | Loans to NNND agents | 13.00% | MLR+0.75% |
| | 8. | Computer Loan | 15.00% | MLR+2.75% |
| V | STAFF LOANS | | | |
| | 1. | ECOD/ECDPN (Cir.90/15-16) | 10.75% | |
| | 2. | Conveyance Loan | | |
| | I | Two Wheeler: Maximum Ceiling limit of Rs.60,000/- | | |

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|---|------------|---|---|
| | a. | Upto Rs.15,000/- | 7.50% (Simple) |
| | b. | Above Rs.15,000/- | 12.00% (Simple) |
| | II | Four Wheeler: Maximum Ceiling limit of Rs.6.00 lakh. | |
| | a. | Upto Rs.80,000/- | 8.50% (Simple) |
| | b. | Above Rs.80,000/- | 10.00% (Simple) |
| | III | Car Loan for officer & employees who are not eligible under concessional scheme. | 9.50% (Compound) |
| | IV | Additional four Wheeler vehicle loan only for officers. Maximum Ceiling limit of Rs.6.00 lakh. | 14.00% (Compound at quarterly) |
| | V | Additional two wheeler vehicle loan for employees & officers. Maximum ceiling limit of Rs.60,000/- | 14.00% (Compound at quarterly) |
| | 3. | Housing Loan (Cir.45/14-15) | |
| | | Up to Rs.1.00 lakh | 5.00%(Simple) |
| | | Above Rs.1.00 lakh | 10.00%(Simple) |
| | 4. | Own Deposit of the Bank (Cir.214/13-14) | |
| | i. | Up to Rs.10,000/- (Beyond Rs.10,000/- to Rs.20,000/- for medical expenses) | 0.25% over & above the Interest on deposit at the time of acceptance. |
| | ii. | Beyond Rs.10,000/- or Rs.20,000/- as case may be, but | 1% over & above the Interest on deposit at the time of acceptance |
| | iii. | Beyond Rs.3.00 lakh | Rate as applicable to customers. |
| | 5. | KCC/Gold Loan | |
| | 6. | Loan to employees against approved securities. | #Up to Rs.3.00 lakh – 9.50% Compounded monthly rest. #Above Rs.3.00 lakh – 11.00% compounded monthly interest. |
| Note # The rate of interest is same irrespective of whether the advance is by way of VSL or by way of OD. Interest is to be collected monthly as and when due. | | | |

In case of staff VSLs/OD, the limit availed falls under 2 slabs, the system does not support the same. It has to be handled manually.

For example, a staff avail VSL of Rs.50000/- for Non- Medical purpose, loan is to be charged 0.25% over and above the deposit rate up to Rs.10000/- & 1.00% over and above the deposit rate for the limit above Rs.10000/-. The system does not support this. In such cases, the users should open the A/c with the ROI as applicable to higher slab & in this case as applicable to the above Rs.10000/- limit and manually ensure the correct interest application.

Other Maters:-

- 1) **Rate of Interest** on VSL on NND 10.00%
- 2) **Rate of Interest** on VSL TD/OD: - Above 2.00% of applicable rate of deposit.

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| Loans / advances beyond 75% (90% if permitted by Regional/Head Office) of deposit in case of KDR, FDR, RD accounts / beyond 75% of deposit in case of NNND accounts and upto 100% | 2% over and above the rate of interest stipulated on the loan account on the overdrawn liability from the date of erosion of stipulated margin till the date of regularisation of the account subject to a maximum rate of interest as applicable to clean OD / DPN (Presently – 15.50%) |
| Beyond 100% of the deposit (KDR, FDR, RD, NNND) till the date of regularization of the account i.e., bringing down / clearance of the excess liability within the stipulated margin (irrespective of the category of the borrower) | Rate of interest as applicable to clean OD / DPN irrespective of the quantum of loan on the overdrawn liability from the date of overdrawings till regularisation of the account. (Presently – 15.50%) |

- 3) In respect of multiple loans granted to a client aggregation of facilities for deciding rate of interest need not be done (For both existing and future facilities).
- 4) In respect of application of monthly interest, it is to be compounded at monthly.
- 5) In respect of Education loan, interest to be charged is simple till the commencement of installment.
- 6) In respect of multiple loans granted to a client aggregation of facilities for deciding rate of interest need not be done (For both existing and future facilities). However, Multiple loans

granted to single party under KCC, JLG (Crop production) & AGL (Crop production) is to be aggregated for arriving interest rate.

- 7) Penal interest to be charged at 2.00 % above the applicable rate of interest on the following loans/advances:
 - a. For OCC Accounts for non-submission of stock statement, not regularizing over drawings, non-renewal of limits in time etc. cumulative counting not permitted the maximum penal charges is restricted to 2% only.
 - b. Priority sector loans on overdue amount for the limits more than Rs.25000/-.
 - c. Non priority sector loans on overdue amount for the limits more than Rs.5000/-
- 8) Compound interest is to be collected on the following loans / advances.
 - a. For Agri ST Loans on completion of due date.
 - b. For Agri MT Loans, from the date of installment fallen due if not recovered on overdue amount.
 - c. For Non Agri loans.
 - d. For education loans, on completion of education and gestation period OR six months from getting employment whichever is earlier.
- 9) **Additional interest on adhoc / temporary limits (other than overdrawn in current account) :**
 - a. Additional interest at 1% p.a. over and above the applicable rate of interest to the respective borrower is to be charged
 - b. In respect of adhoc/Temporary Overdraft:- On overdue of such adhoc / temporary limits permitted, where the borrower fails to clear such adhoc / temporary limits on the specified due date the applicable penal interest over and above the rate of interest applicable to the category of borrower is to be charged from the date of default till its regularization / clearance (prevailing at 2%P.a.).
- 10) Branches have to verify the rate of interest picked by the system (CBS/Finacle) and rectify the same, if the wrong code is fed while opening of account.
- 11) In case, the project is for construction of Residential as well as Commercial space in a single plot, separate proposal is to be entertained by considering plan of the project (Commercial size and dwelling house size separately) accordingly ROI is to be charged.
- 12) Wherever interest concession is extended already no changes should be effected on account of this revision and status-quo should be maintained.

Annexure II to Cir. No. 191/2015-16 dated 19.12.2015
Scheme code wise interest rate in *Finacle*

A. LAA TYPE

| SI No. | SCHM CODE | SCHEME DESCRIPTION | LIMIT (Amt. in Lac) | ROI (%) |
|--------|-----------|---------------------------|--------------------------|---------|
| 1 | AG301 | AGRI GOLD LOAN - AGL-BULL | Upto Rs.0.50 | 11.25 |
| | | | Over Rs.0.50 to Rs. 1.00 | 11.50 |
| | | | Over Rs.1.00 to Rs. 3.00 | 12.00 |
| | | | Over Rs. 3.00 | 13.25 |
| 2 | AG302 | AGRI GOLD LOAN - ALLIED | ---- | 10.50 |
| 3 | AG303 | AGRI CROP LOAN (ACL) | Upto Rs.0.50 | 11.25 |
| | | | Over Rs.0.50 to Rs.1.00 | 11.50 |
| | | | Over Rs.1.00 to Rs.3.00 | 12.00 |
| | | | Over Rs.3.00 | 13.25 |
| 4 | AG304 | PLEDG LOAN- AGRI-OWN GOWD | ---- | 10.75 |
| 5 | AG305 | PLPS LOAN- AGRI WAREHOUSE | Upto Rs.10.00 | 10.25 |
| | | | Over Rs.10.00 | 11.00 |
| 6 | AG306 | AGRI POULTRY LOAN- EI | ---- | 12.50 |
| 7 | AG307 | AGRI DAIRY LOAN-ADL - EI | ---- | 12.50 |
| 8 | AG308 | AGRI FISHERY LOAN(AFL)-EI | ---- | 12.50 |
| 9 | AG309 | AGRI SERICULTURE LOAN- EI | ---- | 12.50 |
| 10 | AG310 | AGRI TRACTOR/TRALIOR-EI | ---- | 13.00 |
| 11 | AG311 | FML-COMBINE HARVESTER -EI | ---- | 13.00 |
| 12 | AG312 | ALLHV NON-EI(OTHERTHANCAR | ---- | 12.00 |
| 13 | AG313 | AGRI GODOWN LOAN- EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 14 | AG314 | AGRI HORTICULTRE LOAN- EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 15 | AG315 | AGRI TERM LOAN(ATL)- EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |

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|----|-------|---------------------------|--------------------------|-------|
| 16 | AG316 | AGRI CLINIC &BUSINES- EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 17 | AG317 | SHG & NGO-DIRECT AGRI -EI | Irrespective of limit | 12.50 |
| 18 | AG318 | PURCHASE OF AGRI LAND-EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 19 | AG319 | RECHARG OF BORE WELLS- EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 20 | AG320 | MINOR IRIGATION LOANI- EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 21 | AG321 | RSSSN LOANS - EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 22 | AG322 | AGRI TERM LOAN-SUBSIDY EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 23 | AG323 | AGRI OTHER TL CONV NON-EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 24 | AG324 | FML-HARVESTER - NON EI | ---- | 13.00 |
| 25 | AG325 | TRACTOR /TRAILER -NON EI | ---- | 13.00 |
| 26 | AG326 | AGRI TERM LOAN -NON EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 27 | AG327 | ALLHV -EI-(EXCLUDING-CAR) | ---- | 12.00 |
| 28 | AG328 | AGRI DAIRYLOAN-ADL-NON EI | ---- | 12.50 |
| 29 | AG329 | AGRI TERM-SUBSIDY-NON EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |

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|----|-------|----------------------------|--------------------------|-------|
| 30 | AG330 | MIL-MIN IRRIG LOAN NON-EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 31 | AG331 | ASL-SERICULTURE NON -EI | ---- | 12.50 |
| 32 | AG332 | APL - POULTRY-NON EI | ---- | 12.50 |
| 33 | AG333 | AHL -HORT LOANS NON-EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 34 | AG334 | PURCHAS AGRI LAND NON EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 35 | AG335 | ARGL-RURAL GOWDN NON EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 36 | AG336 | CMTL-TRACTOR NON- EI | ---- | 13.00 |
| 37 | AG337 | CMTL- HARVESTOR NON-EI | ---- | 13.00 |
| 38 | AG338 | CMTL-ALLHV NON EI | ---- | 12.00 |
| 39 | AG339 | ST AGRI- CONVERTED NON-EI | Upto Rs.0.50 | 11.25 |
| | | | Over Rs.0.50 to Rs. 1.00 | 11.50 |
| | | | Over Rs.1.00 to Rs. 3.00 | 12.00 |
| | | | Over Rs.3.00 | 13.25 |
| 40 | AG350 | SHG-AGRI-DAIRYSUBSIDY- EI | ---- | 12.50 |
| 41 | AG351 | SHG-AGRI DAIRY-SUB-NON EI | ---- | 12.50 |
| 42 | AG352 | SHG-SUBSIDY-AGRI-TERM-EI | ---- | 12.50 |
| 43 | AG353 | SHG-SUBSIDYAGRITERM-NON-EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 44 | AG354 | KCC-ST- CONVERTED LOANS | Upto Rs.0.50 | 11.25 |
| | | | Over Rs.0.50 to Rs.1.00 | 11.50 |
| | | | Over Rs.1.00 to Rs.3.00 | 12.00 |
| | | | Over Rs.3.00 | 13.25 |
| 45 | AG355 | KOD-ST- CONVERTED LOANS | uptoRs.2.00 | 12.50 |
| | | | Over Rs.2.00 | 13.00 |
| 46 | AG356 | PLEDG LOAN- AGRI-NCMSL | ---- | 10.50 |

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|----|-------|---------------------------|--------------------------|-------|
| 47 | AG357 | EKGB DEBT RELIEF ATL | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 48 | AG358 | EKGB DEBT RELIEF KCC CONV | Upto Rs.0.50 | 11.25 |
| | | | Over Rs.0.50 to Rs. 1.00 | 11.50 |
| | | | Over Rs.1.00 to Rs. 3.00 | 12.00 |
| | | | Over Rs. 3.00 | 13.25 |
| 49 | AG359 | EKGB DEBT RELIEF AATL | ---- | 12.50 |
| 50 | AG360 | SHG_ NRLM KOPPAL DIST | ---- | 7.00 |
| 51 | AG361 | SOLAR PHOTOVOLTIC- AG -EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |
| 52 | AG362 | KRISHI BHAGYA SCH -NON EI | Up to Rs. 2.00 | 12.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 12.50 |
| | | | Over Rs. 25.00 | 13.00 |

B. GENERAL ADVANCES

| SI No. | SCHM CODE | SCHEME DESCRIPTION | LIMIT (Amt. in Lac) | ROI |
|--------|-----------|---------------------------|----------------------------|-------|
| 1 | GA101 | DPN LOAN - RT/SBE/PSE-EI | Upto Rs.2.00 | 13.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 13.50 |
| | | | Over Rs.25.00 | 14.00 |
| 2 | GA102 | PCHL-HOUSING -PUBLIC EI | Upto Rs.30.00 | 10.25 |
| | | | Above Rs.30.00 | 10.50 |
| 3 | GA103 | PCHL -AGRICULTURIST-EI | Upto Rs.30.00 | 10.25 |
| | | | Above Rs.30.00 | 10.50 |
| 4 | GA104 | RAJIV GANDHI RUR HOUSE-EI | ---- | 10.25 |
| 5 | GA105 | HOUSING -FLOOD RELIEF-EI | ---- | 10.25 |
| 6 | GA106 | PRAGATHI SITE -EI | ---- | 14.00 |
| 7 | GA107 | VSEL-EDUCATION LOAN-EI | Upto Rs.4.00 | 12.50 |
| | | | Above Rs.4.00 | 13.50 |
| 8 | GA108 | PRAGATHI UDYAM / TUDM -EI | ---- | 14.00 |
| 9 | GA109 | PRAGATHI DOCTOR CHOICE-EI | Upto Rs.10.00 | 10.50 |
| | | | Above Rs.10.00 to Rs.25.00 | 10.75 |
| | | | Above Rs.25.00 | 12.25 |

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|----|-------|---------------------------|----------------------------|-------|
| 10 | GA110 | SRTO -EI | Upto Rs.25.00 | 11.50 |
| | | | Over Rs.25.00 to Rs.100.00 | 12.00 |
| | | | Over Rs.100.00 | 12.50 |
| 11 | GA111 | DIR-DIFF INT RATE -EI | ---- | 4.00 |
| 12 | GA112 | BGL-BUSINESS GOLD LOAN | ---- | 10.50 |
| 13 | GA113 | JLG-JOINT LIAB GROUP-EI | --- | 12.50 |
| 14 | GA114 | SHG/NGO- NON AGRI. - EI | ---- | 12.50 |
| 15 | GA115 | MSME-COMPOSITE/ T L - EI | Upto Rs.25.00 | 11.50 |
| | | | Over Rs.25.00 to Rs.100.00 | 12.00 |
| | | | Over Rs.100.00 | 12.50 |
| 16 | GA116 | MSME-WORKING CAPITAL-EI | Upto Rs.25.00 | 11.50 |
| | | | Over Rs.25.00 to Rs.100.00 | 12.00 |
| | | | Over Rs.100.00 | 12.50 |
| 17 | GA117 | SOLAR HOME LIGHT LOAN-EI | ---- | 12.00 |
| 18 | GA118 | HANDLOOM WEAVERS/MWG-EI | ---- | 13.00 |
| 19 | GA120 | PL-TRADERS OWN GODOWN | ---- | 12.00 |
| 20 | GA121 | PL-TRADERS GOVT WAREHOUSE | Upto Rs.10.00 | 10.50 |
| | | | Above Rs.10.00 | 11.25 |
| 21 | GA122 | GODOWN LOAN -TRADERS EI | Up to Rs. 2.00 | 13.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 13.50 |
| | | | Over Rs. 25.00 | 14.00 |
| 22 | GA123 | SUBSIDY - NON AGRI -EI | Up to Rs. 2.00 | 13.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 13.50 |
| | | | Over Rs. 25.00 | 14.00 |
| 23 | GA124 | KRISHI SHRAMIK KALUAN | ---- | 10.00 |
| 24 | GA125 | PMREGP - EI | Up to Rs. 2.00 | 13.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 13.50 |
| | | | Over Rs. 25.00 | 14.00 |
| 25 | GA126 | TUNGA SUSHRUTA SCH -EI | Up to Rs. 10.00 | 10.50 |
| | | | Over Rs.10.00 to Rs.25.00 | 10.75 |
| | | | Over Rs. 25.00 | 12.25 |
| 26 | GA127 | SAHYADRI TATKALA SALA YOJ | ---- | 15.00 |

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|----|-------|---------------------------|----------------------------|-------|
| 27 | GA128 | JOINT LIB GROUPS NON-EI | ---- | 12.50 |
| 28 | GA129 | HOUSING LOAN-DIR FLOOD RE | ---- | 10.25 |
| 29 | GA130 | DPNS/MSME - NON EI | Upto Rs.25.00 | 11.50 |
| | | | Over Rs.25.00 to Rs.100.00 | 12.00 |
| | | | Over Rs.100.00 | 12.50 |
| 30 | GA131 | PCHL-HOUSING LOAN-NON EI | Upto Rs.30.00 | 10.25 |
| | | | Above Rs.30.00 | 10.50 |
| 31 | GA132 | PMBL-EI-(CAR ONLY) | Upto Rs.10.00 | 10.75 |
| | | | Over Rs.10.00 | 11.00 |
| 32 | GA133 | SWAROJGAR CREDIT CARD-EI | ---- | 13.00 |
| 33 | GA134 | SRTO-TRNSP OPERTOR-NON-EI | Upto Rs.25.00 | 11.50 |
| | | | Over Rs.25.00 to Rs.100.00 | 12.00 |
| | | | Over Rs.100.00 | 12.50 |
| 34 | GA135 | PMBL-NON- EI-(CAR ONLY) | Upto Rs.10.00 | 10.75 |
| | | | Over Rs.10.00 | 11.00 |
| 35 | GA136 | NON AGRI SUBSIDY- NON EI | Up to Rs. 2.00 | 13.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 13.50 |
| | | | Over Rs. 25.00 | 14.00 |
| 36 | GA137 | GCC-ST CONVERTED LOANS | ---- | 14.00 |
| 37 | GA138 | PRAGATI HOME LOAN PLUS-EI | ---- | 12.50 |
| 38 | GA139 | PRAGATHI KRISHNA PROF -EI | ---- | 11.00 |
| 39 | GA140 | GCC- NEW SCHEME | ---- | 14.00 |
| 40 | GA141 | NULM - WOMEN SHGS | ---- | 12.50 |
| 41 | GA142 | NULM-OTHER THAN WOMEN SHG | ---- | 12.50 |
| 42 | GA143 | NULM -IND SELF EMPLOYMENT | Upto Rs.25.00 | 11.50 |
| | | | Over Rs.25.00 to Rs.100.00 | 12.00 |
| | | | Over Rs.100.00 | 12.50 |
| 43 | GA144 | PKGB-SPECIAL DPN-GCC- EI | ---- | 14.00 |
| 44 | GA145 | MSME/MUDRA-CGTMSE-A/CS | ---- | 12.00 |
| 45 | GA146 | SALARY LOAN-ANGNAWADI | ---- | 13.00 |
| 46 | GA147 | MUDRA LOANS | ---- | 12.00 |
| 47 | GA201 | PRAGATHI SNEHA -PSNL-EI | ---- | 15.00 |
| 48 | GA202 | HLCC-COMERCIAL COMPLEX-EI | ---- | 14.00 |
| 49 | GA203 | CONSUMPTION GOLD LOAN-CGL | ---- | 13.00 |

| | | | | |
|----|-------|---------------------------|----------------------------|--------------------------------|
| 50 | GA204 | PRAGATHI MORTGAGE LOAN-EI | ---- | 14.00 |
| 51 | GA205 | DUAL-DURABLE ARTICLE EI | ---- | 15.50 |
| 52 | GA206 | COMPUTER LOAN-NPS-EI | ---- | 15.00 |
| 53 | GA207 | CONSUMPTION LOAN-CDPN-EI | ---- | 15.50 |
| 54 | GA208 | PREMISES LOAN- EI | Upto Rs.2.00 | 13.00 |
| | | | Above Rs.2.00 | 13.25 |
| 55 | GA209 | SRTO-TRNSP OPERTOR-NPS-EI | ---- | 15.50 |
| 56 | GA210 | VSL -TERM DEPOPSITS | ---- | 2% above the term deposit Rate |
| 57 | GA211 | VSL -NND DEPOPSITS | ---- | 10.00 |
| 58 | GA212 | VSLAPS -APPROVED SECURITY | ---- | 13.25 |
| 59 | GA213 | MSME/DPN LOAN - NPS-EI | ---- | 15.50 |
| 60 | GA215 | PRAGATHI MOBILE-NPS-EI | ---- | 15.50 |
| 61 | GA216 | MSME/DPN NPS NON-EI | ---- | 15.50 |
| 62 | GA217 | LHV -EI | ---- | 12.50 |
| 63 | GA218 | LHV-NON-EI | ---- | 12.50 |
| 64 | GA219 | SHG/NGO-NON AGRI-NON EI | ---- | 12.50 |
| 65 | GA220 | PRAGTHI UDYAM - NON EI | ---- | 14.00 |
| 66 | GA221 | PRAG DOCTOR CHOI - NON EI | Upto Rs.10.00 | 10.50 |
| | | | Above Rs.10.00 to Rs.25.00 | 10.75 |
| | | | Above Rs.25.00 | 12.25 |
| 67 | GA222 | DIR- NON EI | | 4.00 |
| 68 | GA225 | SHG- SUBSIDY-NON-AGRI-EI | ---- | 12.50 |
| 69 | GA226 | SHG SUBSIDYNONAGRI-NON-EI | ---- | 12.50 |
| 70 | GA227 | BANK GUARANTEE REVOKED | ---- | 15.50 |
| 71 | GA228 | PLEDGE LOAN NCMSL TRADERS | Upto Rs.2.00 | 10.50 |
| | | | Over Rs.2.00 | 11.25 |
| 72 | GA999 | EKGB PB ACCOUNTS DL/TL | | 13.00 |

C. STAFF LOANS

| SI No. | SCHM CODE | SCHEME DESCRIPTION | LIMIT (Amt. in Lac) | ROI |
|--------|-----------|---------------------------|---------------------|-------|
| 1 | EM151 | STAFF HOUSINGLOAN-WORKMEN | Upto Rs.1.00 | 5.00 |
| | | | Over rs.1.00 | 10.00 |

| | | | | | |
|----|-------|----------------------------|---|----------------------------|----------------------------------|
| 2 | EM152 | STAFF HOUSING LOAN-OFFICER | Upto Rs.1.00 | 5.00 | |
| | | | Over rs.1.00 | 10.00 | |
| 3 | EM153 | STAFF SUPPL HOUSING LOAN | ---- | 10.00 | |
| 4 | EM154 | STAFF LHV- 2 WHEELERS | Upto Rs.0.15 | 7.50 | |
| | | | Over rs.0.15 | 12.00 | |
| 5 | EM155 | STAFF LHV(O)-4 WHEELERS | Upto Rs.0.80 | 8.50 | |
| | | | Over Rs.0.80 | 10.00 | |
| 6 | EM156 | ADDL STAFF LHV-COMMERCIAL | ---- | 14.00 | |
| 7 | EM157 | COMML CAR LOAN TO STAFF | ---- | 14.00 | |
| 8 | EM158 | EMPLOYEES DPN LOAN | ---- | 10.75 | |
| 9 | EM159 | EMPLOEES CLEAN DPN -NEW | ---- | 10.75 | |
| 10 | EM160 | STAFF DURABLE LOAN-EI | ---- | 10.75 | |
| 11 | EM161 | STAFF VSL - DEPOSITS | Upto Rs.0.10 | 0.25% over on term deposit | |
| | | | Over Rs.0.10 to Rs.0.20 (for medical expenses) | | |
| | | | Over Rs.0.10 to Rs.3.00 | | 1.00% over the term deposit rate |
| | | | Over Rs.3.00 | | 2.00% over the term deposit rate |
| 12 | EM162 | STAFF VSL -APPRD SECURITY | Upto Rs.3.00 | 9.50 | |
| | | | Above Rs.3.00 | 11.00 | |
| 13 | EM163 | STAFF HOUSING LOAN-OLD SCH | Upto Rs.0.80 | 8.00 | |
| | | | Above Rs.0.80 | 11.00 | |
| 14 | EM164 | EKGB STAFF COMPUTER LOAN | | 8.00 | |
| 15 | EM165 | EKGB STF EDUCATION INDI | | 10.25 | |
| 16 | EM166 | EKGB STF EDUCATION ABROAD | | 10.25 | |
| 17 | EM167 | EKGB DL STAFF CONSUMER LN | | 8.00 | |
| 18 | EM168 | EKGB STFF DEMAND LOAN NEW | | 9.00 | |

D. CCA Type

| SI No. | SCHM CODE | SCHEME DESCRIPTION | LIMIT (Amt. in Lac) | ROI |
|--------|-----------|--------------------|--------------------------|-------|
| 1 | CC100 | CC GENERAL | Up to Rs. 2.00 | 13.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 13.50 |
| | | | Over Rs. 25.00 | 14.00 |
| 2 | CC101 | CC/OCC-GENERAL NPS | ---- | 15.50 |

| | | | | |
|----|-------|---------------------------|--------------------------|-------|
| 3 | CC102 | SCC-SWARJGAR CREDIT CARD | ---- | 13.00 |
| 4 | CC103 | GCC-GENERAL CREDIT CARD | ---- | 14.00 |
| 5 | CC104 | CC/OCC-SELF HELP GROUP | ---- | 12.50 |
| 6 | CC105 | CC/OCC-JOINT LIABILITY GR | ---- | 12.50 |
| 7 | CC106 | CC -PVPR | ---- | 13.50 |
| 8 | CC108 | PRAGATHI KRISHNA PROFESSI | ---- | 11.00 |
| 9 | CC109 | GCC- GENERAL CREDIT NEW | ---- | 14.00 |
| 10 | CC111 | MUDRA -CC | ---- | 12.00 |
| 11 | CC999 | EKGB PB ACCOUNTS CC/OD | ---- | 13.00 |
| 12 | DRKCC | EKGB DEBT RELIEF KKC | Upto Rs.0.50 | 11.25 |
| | | | Over Rs.0.50 to Rs. 1.00 | 11.50 |
| | | | Over Rs.1.00 to Rs. 3.00 | 12.00 |
| | | | Over Rs. 3.00 | 13.25 |
| 13 | KCC03 | KCC-KISSAN CREDIT CARD | Upto Rs.0.50 | 11.25 |
| | | | Over Rs.0.50 to Rs. 1.00 | 11.50 |
| | | | Over Rs.1.00 to Rs. 3.00 | 12.00 |
| | | | Over Rs. 3.00 | 13.25 |
| 14 | KCC05 | PKSC- PRAGATHI KCC | Upto Rs.0.50 | 11.25 |
| | | | Over Rs.0.50 to Rs. 1.00 | 11.50 |
| | | | Over Rs.1.00 to Rs. 3.00 | 12.00 |
| | | | Over Rs. 3.00 | 13.25 |
| 15 | PKCC5 | PRAGATI KISAN CREDIT CARD | Upto Rs.0.50 | 11.25 |
| | | | Over Rs.0.50 to Rs. 1.00 | 11.50 |
| | | | Over Rs.1.00 to Rs. 3.00 | 12.00 |
| | | | Over Rs. 3.00 | 13.25 |

E.ODA Type

| SI No. | SCHM CODE | SCHEME DESCRIPTION | LIMIT (Amt. in Lac) | ROI |
|--------|-----------|------------------------|--------------------------|-------|
| 1 | OD501 | OD GENERAL -PUBLIC(PS) | Up to Rs. 2.00 | 13.00 |
| | | | Over Rs.2.00 to Rs.25.00 | 13.50 |
| | | | Over Rs. 25.00 | 14.00 |
| 2 | OD502 | OD -PUBLIC AGAINST APS | ---- | 13.25 |

| | | | | |
|----|-------|--------------------------|--|----------------------------------|
| 3 | OD503 | OD PUBLIC AGNST DEPOSIT | ---- | 2.00% over the term deposit rate |
| 4 | OD504 | OD P V P R UPTO 3 LAKH | ---- | 13.50 |
| 5 | OD505 | OD - SHG/NGO | ---- | 12.50 |
| 6 | OD506 | AGRICULTURAL GOLD OD | Upto Rs.0.50 | 11.25 |
| | | | Over Rs.0.50 to Rs. 1.00 | 11.50 |
| | | | Over Rs.1.00 to Rs. 3.00 | 12.00 |
| | | | Over Rs.3.00 | 13.25 |
| 7 | OD507 | GOLD OD - BUSINESS | ---- | 13.00 |
| 8 | OD508 | OD STAFF AGAINST DEPOSIT | Upto Rs.0.10 | 0.25% over on term deposit rate |
| | | | Over Rs.0.10 to Rs.0.20 (for medical expenses) | 0.25% over on term deposit rate |
| | | | Over Rs.0.10 to Rs.3.00 | 1.00% over the term deposit rate |
| | | | Over Rs.3.00 | 2.00% over the term deposit rate |
| 9 | OD509 | OD STAFF AGAINST APS | Upto Rs.3.00 | 9.50 |
| | | | Over Rs.3.00 | 11.00 |
| 10 | OD510 | EMPLOYEES CLEAN OD ECOD | | 10.75 |
| 11 | OD511 | KISAN OVERDRAFT-KISOD | Upto Rs.2.00 | 12.50 |
| | | | Above Rs.2.00 | 13.00 |
| 12 | OD512 | OD GENERAL -NPS | ---- | 15.50 |
| 13 | OD513 | SARAL SUVIDHA OD | ---- | 14.00 |
| 14 | OD514 | GOLD OD - CONSUMPTION | ---- | 13.00 |
| 15 | OD515 | GOLD OD-AGRI ALLIED ACT | ---- | 10.50 |
| 16 | OD520 | OD SHGS - SKDRDP | ---- | 11.50 |
| 17 | OD521 | OD SHGS - SAMUHA | ---- | 11.50 |
| 18 | OD522 | OD JLG - SKDRDP | ---- | 11.50 |
| 19 | OD523 | OD JLG - SAMUHA | ---- | 11.50 |
| 20 | OD524 | SHG - SAMUHA NRLM-KOPPAL | ---- | 7.00 |
| 21 | OD525 | SHG - NRLM-KOPPAL | ---- | 7.00 |
| 22 | OD526 | OD SHGS - MYRDA | ---- | 11.50 |
| 23 | OD527 | MUDRA- OD | ---- | 12.00 |

