

Sl. No.	Particulars	Fixed Rate (w.e.f 1 <sup>st</sup> April 2020)	Remarks
01.	Agriculture	9.00%	
02.	Agriculture Credit on Pulse, Oil-seed, Spice and Maize.	4.00%	
03.	Agriculture Credit to the farmers for salt cultivation	4.00%	
04.	NGO Linkage (Micro Credit/other than agriculture loan)	9.00%	
05.	<b>Term Loan to Industry:</b> a) Large b) Medium c) Small	9.00% 9.00% 9.00%	
06.	Term Loan other than Industry:	9.00%	
07.	<b>Working Capital to Industry:</b> a) Large b) Medium c) Small	9.00% 9.00% 9.00%	
08.	Working Capital to Trade & Commerce:	9.00%	
09.	Short Term Loan	9.00%	
10.	SME Finance	9.00%	
11.	Export Packing Credit	7.00%	
12.	Commercial Lending	9.00%	
13.	Commercial Lending (Food Grain)	9.00%	
14.	<b>Other Credit:</b>		
	(i) Cottage Industry (Term Loan)	9.00%	
	(ii) House Building Loan (Commercial)	9.00%	
	(iii) House Building Loan (Residential)	9.00%	
	(iv) Transport Loan	9.00%	
	(v) SOD /ICB unit certificate/ Wage Earner's Development Bonds	9.00%	
	(vi) (a) SOD against FDR and Scheme Deposit of the bank.  (b) SOD against FDR and Scheme Deposit of other Commercial Banks.	(a) 3.00% p.a above the Interest Rate of concerned FDR or Scheme Deposit.  (b) 3.00% p.a above the Interest Rate of concerned FDR or Scheme Deposit but not less than 9.00%.	
	(vii) Consumer Credit Scheme	9.00%	
	(viii) Micro Credit & Cottage Industries Loan	9.00%	
	(ix) Credit Card	1.16% per month	

<b>Sl. No.</b>	<b>Particulars</b>	<b>Fixed Rate (w.e.f 1<sup>st</sup> April 2020)</b>	<b>Remarks</b>
	(x) Women Entrepreneurs	As per guideline of BB for the related Scheme.	
	(xi) Agro Based Industries/Processing	As per guideline of BB for the related Scheme.	
15.	Credit to NBFI s	9.00%	
16.	<b>Staff Loan:</b>		
	(i) House Building	5.00%	
	(ii) House Renovation	9.00%	
	(iii) CCS	8.00%	