

**RATE OF INTEREST ON ADVANCES  
W.E.F. 01.04.2009 ONWARDS**

**A) FARM SECTOR**

S.N	SECTOR / ACTIVITY	Loans up to and inclusive of Rs. 3.00 Lacs	Loans above Rs.3.00 lac
1.	<b>GGB – KCC</b> (Including Financing to tenant farmers cultivating land either as share croppers or oral lessees)	7.00 %	12.50 %
		Loans up to and inclusive of Rs. 2.00 Lacs	Loans above Rs.2.00 lac
2.	<b>AGRICULTURAL TERM LOANS</b> a) Minor Irrigation, Land Dev., Plantation & Horticulture, Rural Go down, Purchase of Agriculture Land, Cold Storage, Venture Capital, etc. & ALLIED ACTIVITIES (Dairy, Poultry Sheep, Goat, Piggery etc.) (Including financing to tenant farmers for Income Generating activities under allied activities)	<b>11.50%</b>	<b>13.00%</b>
3.	GGB Jai Kisan Scheme	<b>11.50%</b>	<b>13.00%</b>
4.	Tractors / Agri. Implements Loans	10.50%	<b>11.50%</b>
5.	Agri clinic/ Agri-business	10.00%	11.00%
6.	Centrally sponsored water harvesting scheme for SC/ST farmers	10.00%	11.00%
7.	SELF HELP GROUPS (On average loans per member)	9.00%	---
8.	<b>GGB Saur Vidyut</b> (Public & Staff of the Bank) (While considering the Loans under this Scheme, Branches / Offices may not club the loan amount for purchase of Solar Home Lighting System (SHLS) with other loans for the purpose of reaching at per person loan limit or security clause. For example, One Branch who has powers to sanction one credit facility up to Rs.50000/- without insisting collateral, can sanction additional loan for purchase of SHLS. Like wise the activity for SHLS may be kept separate, while considering the loan ceiling for interest rate purpose.		11.00 %

**B) HOUSING SECTOR**

9.	<b>HOUSING LOANS: ( under GGB Niwas Scheme – General / KCC / Harit Grih Yojna)</b>		
	REPAYMENTS:		
		<b>Priority Sectors (Upto Rs.20.00 lac)</b>	<b>Non Priority Sectors (Above Rs.20.00 lac)</b>
	i) Up to 5 years	<b>8.50%</b>	<b>9.50%</b>
	ii) Above 5 yrs. up to 10 yrs	<b>9.00%</b>	<b>10.00%</b>
	iii) Above 10 yrs up to 20 yrs.	<b>10.00%</b>	<b>11.00%</b>

**C) EDUCATION LOANS**

		LOANS UPTO Rs. 4.00 LACS	LOANS ABOVE Rs.4.00 LACS
10.	Educational Loans	<b>10.75%</b>	<b>11.50%</b>

### D) NON FARM SECTOR

		LOANS UPTO Rs. 2.00 LACS	LOANS ABOVE Rs. 2.00 LACS
11.	RCC	12.50%	13.00%
12.	OSL	13.50%	14.00%
13.	a) RA/SSI/MSMEs	11.50%	12.00%
	b)SBL / GGB Vyappar (TERM LOANS / WORKING CAPITAL)	12.50%	13.50%
14.	GGB Mortgage / Real Estate	14.00%	15.00%
15.	Rural Tourism	11.50%	13.50%
16.	GGB Niwas Plus	12.50%	-N.A.-
17.	GGB Shashakt Mahila	11.00%	12.00%
18.	GGB Rent Scheme	13.00%	14.00%
19.	Swarojgar Credit Card (GGB SCC)	10.00%	-NA-
20.	General Credit Card (GGB GCC)	11.00%	-NA-
21.	Professional & Self Employed	11.50%	12.00%
22.	Transport Operators (Project Loans)	13.00%	13.50%

### E) PERSONAL LOANS

23.	PERSONAL LOANS:		
	i)	Under Tie up Scheme with letter of comfort	12.50 % TO 13.50 % or As per agreed Terms with individual company whichever is higher.
	ii)	<b>UNDER GENERAL SCHEME :</b>	
			<b>LOANS UPTO Rs. 2.00 LACS</b>
			<b>LOANS ABOVE Rs. 2.00 LACS</b>
	a)	Pensioners of our Branches	12.50%
	b)	Secured Loans by way of Collateral/ Cash security	13.00%
	c)	Others Govt. employees/ teachers as per scheme	13.00%
	d)	Vehicle Loans	9.50%
	iii)	LOANS AGAINST PLEDGE OF NSCs/KVP/LIC POLICIES	12.50%
24.		<b>Advances against commodities covered by SCC Directives of RBI</b>	13.00%
25.	<b>OTHER CATEGORIES:</b>		
	i)	Temporary Overdraft (Clean)	15.00%
	ii)	Bank Premises Loan	13.50%
	iii)	Loan/Overdraft against Term Deposit	2.0% Over Deposit Rate