

DOMESTIC RATE OF INTEREST - GENERALBASE RATE (BR) 10.50% (w.e.f 01.08.2011)

### SCHEMATIC LOANS

SI No:	Category	Interest rate
1	a) SIB Personal Loan Scheme.	B.R. + 7.15 %
	b) Doctors' Credit	B.R. + 3 %
2	MERCANTILE CREDIT SCHEME (BELOW 15 LAKHS)	B.R. + 6.40%
3	MERCANTILE CREDIT SCHEME (ABOVE 15 LAKHS)	B.R.+6.90 %
4	MOBILOAN PERSONAL SCHEME (New Scheme effective after Sept 8th, 2010)	B.R.+4.40 %
5	MOBILOAN PERSONAL SCHEME (Collateral with Full cover)	B.R. + 2.90 %
6	MOBILOAN COMMERCIAL SCHEME	B.R. + 7.40 %
7	MOBILOAN AGRICULTURE SCHEME (BELOW 2 LAKHS)	B.R + 4.40 %
8	MOBILOAN AGRICULTURE SCHEME (ABOVE 2 LAKHS)	B.R. + 5.40 %
9	FLEXILOAN SCHEME	B.R. + 3.50 %
10	GOLD POWER SCHEME	B.R. + 6.50 %
11	GOLD RUSH SCHEME	B.R. + 3 %
12	GOLD MAX SCHEME (For Agricultural purposes - Upto 3 Lakhs)	B.R. + 1.40 %
13	GOLD MAX SCHEME (For Agricultural purposes - Above 3 Lakhs)	B.R. + 2.40 %
14	GOLD MAX SCHEME (For other purpose)	B.R. + 3 %
15	RENTAL SCHEME	B.R. + 7.40 %
16	a) REVISED VITJNAN PRADHAN SCHEME (Upto & including Rs.4 Lacs For Boys) #	B.R. + 5.50 %
	b) Above Rs.4.00 Lacs	B.R. + 6 %
17	a)REVISED VITJNAN PRADHAN SCHEME - (Upto & including Rs.4 Lacs For Girls)#	B.R. + 5 %
	b)Above Rs.4.00 Lacs	B.R. + 5.50 %
18	EDUSUM	
	a) Loan amount upto & including Rs.4 Lacs	B.R. + 5.50 %
	b) Loan amount exceeding Rs.4 Lacs	B.R. + 6 %
19	VIDYANIDHI	B.R. + 4.90 %
20	SIB Excellence upto Rs.10 Lakhs	B.R. + 0.90 %
21	SIB Excellence above Rs.10 Lakhs	B.R. + 1.90 %
22	FORTUNE	B.R. + 7.90 %
23	PRAVASI SWAGATH SCHEME	B.,R. + 7.90 %
24	Agriflex (upto 3 LAKHS)	B.R. + 4.40 %
25	Agriflex (Above 3 LAKHS)	B.R. + 5.40 %

# (Simple interest to be charged during the Repayment holiday/ Moratorium period).