



Head Office: SHGB HOUSE, PLOT NO. 1, SECTOR-3, ROHTAK- 124001 (HARYANA)

BANK WILL CHARGE INTEREST ON ALL ADVANCES, UNLESS OTHERWISE SPECIFIED ON THE BASIS OF 365 DAYS PER YEAR.

1. RATE OF INTEREST UNDER AGRICULTURE ADVANCES

S. No.	Name of Activity	Floating ROI
1.	KCC*/ PKCC**	12.50%
2.	Agriculture Term Loans (Dairy, Poultry, Fishery, Piggery, Farm Mechanization, Poly Houses/Green Houses, Agri. Clinics/Agri. Business Centers, Loan for purchase of agriculture land/Debt Swap)	12.00%
3.	KCC Combo	12.00%

* However, interest is to be charged @7% p.a. in the regular crop loan/KCC accounts on running balance outstanding up to Rs. 3 lakhs. On regular accounts outstanding above Rs. 3.00 lakh, the normal rate of interest is to be charged. These guidelines are linked to the subvention as per Government of India/NABARD guidelines. But, if KCC amount is not repaid as per repayment period within one year of disbursement i.e. in case of irregular KCC accounts a penal interest @ 2% over and above the applicable rate of interest will be charged.

** However, interest is to be charged @7% p.a. in the regular PKCC accounts on running balance outstanding up to Rs. 2 lakhs and **12.50%** for loan above Rs. 2 Lakh.

Note: As per extant guidelines, PKCC account holder will get the benefit of interest subvention and prompt repayment incentive up to the credit limit of Rs. 2 lakh per annum only and the farmers already possessing KCC and involved in activities related to animal husbandry and fisheries can avail additional sub limit within an overall limit of Rs 3 lakh with benefit of interest subvention and prompt repayment incentive. Further, the limit for crop loan component will take priority for interest subvention and prompt repayment incentive benefits and the residual amount will be considered towards animal husbandry and / or fisheries subject to cap.

2. SHG (Agri & Non- Agriculture)

Loan Amount	Floating ROI	
	Women SHG under NRLM	Other SHG
Up to Rs. 3.00 lakhs	7.00%	12.00%
Above Rs. 3.00 lakhs and Up to Rs. 5.00 lakhs	10.00%	12.00%
Above Rs. 5.00 lakhs	12.00%	12.00%



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3. OTHER ACTIVITIES

S. No.	Name of Activity	Floating ROI
1.	Bank Premises	12.00%
2.	Commercial Real Estate	10.25%
3.	Solar Light	11.00%
4.	Advance against Life Insurance Policies/ NSC/ KVP/ IVP/ RBI Relief Bonds/ Postal Life Insurance and Government Securities	Demand Loan: 11.50% Overdraft: 12.00%
5.	Cash Flow Discounting	9.00%
6.	Advance against Discounting of Bills under ILCs	9.95%
7.	Clean Advances	12.00%
8.	Advance Against Pledge of Warehouse Receipts issued by approved collateral Manager	9.40%
9.	Advances against Bank's Own Deposits for Public Term Deposits standing in the name of borrower (singly/ jointly or as guardian)	1% p.a. above the rate allowed on deposit
10	Loans covered under AGRICULTURE INFRASTRUCTURE FUND (AIF)	9.00%

4. OTHER RETAIL SEGMENT LOANS

S. No.	Name of Activity	Floating ROI
1.	For Rural Housing	10.50%
2.	SHGB Baghban (Reverse Mortgage Scheme)	10.00
3.	Ad hoc Limit	2% p.a. above the normal interest rate applicable to the borrower.
4.	DRI (Differential Rate of Interest Scheme)	4% p.a.
5.	Top Up/Addon on HBL in form of Reducing DP-OD/TL	Term Loan: 9.70% Reducing DP-OD: 10.70%
