

**Lending Interest Rate with effect from 01.04.2009**

LOAN CATEGORY	SME			
	EXISTING RATE		REVISED RATE	
<b>TERM LOAN:</b>				
UPTO RS.2 LAKHS (including TPT Loan)	13.25%		13.00%	
<b>ABOVE RS.2 LAKHS:</b>				
<b>SMERA Rating Scale and from other agencies</b>				
HIGHEST	13.50%		13.00%	
HIGH	13.75%		13.25%	
OTHER RATINGS / NEW CLIENTS/New TPT loan	14.25%		13.75%	
EXISTING ASSISTED PROMPT UNITS FOR 3 YEARS * including existing TPT loan	13.50%		13.00%	
<b>OTHER SPECIAL SCHEME</b>				
OPEN TERM LOAN SCHEME	13.50%		13.00%	
DRAWEE BILL / CLEAN TERM LOAN SCHEME	14.25%		14.00%	
WORKING CAPITAL LOAN - RICE MILL	14.50%		14.00%	
MICRO/SMALL ENTREPRENEUR LOAN (MSEF Scheme)	14.50%		14.00%	
LOAN CATEGORY	NON-SME			
	EXISTING PROMPT CLIENTS		NEW CLIENTS	
	EXISTING RATE	REVISED RATE	EXISTING RATE	REVISED RATE
NON-SME - TERM LOAN	13.75%	13.25%	15.25%	\$14.75%
SERVICE SECTOR - SHOPPING COMPLEX, COMMUNITY HALL, CRE,	15.00%	14.50%	15.50%	15.00%
<b>DOCTORS AND NURSING HOMES (SMALL HOSPITALS)</b>				
<u>LOANS UPTO RS.3 CRORES</u>				
FOR CONSTRUCTION OF BUILDING AND PURCHASE OF LAND AND M/C	15.00%	14.50%	15.50%	15.00%
FOR PURCHASE OF EQUIPMENTS ALONE	14.00%	13.50%	14.00%	13.50%
<u>LOANS ABOVE RS.3 CRORES</u>				
HOSPITALS	15.00%	14.50%	15.50%	15.00%
<b>OTHER SPECIAL SCHEMES</b>				
WINDMILL PROJECTS	13.50%	13.00%	13.75%	13.25%
BILL FINANCE SCHEME	14.50%	14.50%	14.50%	14.50%

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