

SME (MANUFACTURING)**1.FOR LOANS BELOW RS.25 LACS (WORKING CAPITAL)**

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
Up to Rs.50,000/-	1.75% below BPLR (11.00%) p.a	1.75% below BPLR (10.50%) p.a
Above Rs.50,000/- & up to Rs.2 lacs	0.75% below BPLR (12.00%) p.a.	0.75% below BPLR (11.50%) p.a.
Above Rs.2 lacs & up to Rs.5 lacs	BPLR (12.75%) p.a.	BPLR (12.25%) p.a.
Above Rs.5 lacs & below Rs.25 lacs	0.25% above BPLR (13.00%) p.a.	0.25% above BPLR (12.50%) p.a.

2. FOR LOANS OF RS. 25 LACS & ABOVE (WORKING CAPITAL).

Rating	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
SB1	0.25% over BPLR (13.00%) p.a.	0.25% over BPLR (12.50%) p.a.
SB2	1.00% over BPLR (13.75%) p.a.	1.00% over BPLR (13.25%) p.a.
SB3	1.50% over BPLR (14.25%) p.a.	1.50% over BPLR (13.75%) p.a.
SB 4,5,6,7 & 8	2.00% over BPLR (14.75%) p.a.	2.00% over BPLR (14.25%) p.a.

1.FOR LOANS BELOW RS.25 LACS (TERM LOANS)

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
Up to Rs.50,000/-	1.25% below BPLR (11.50%) p.a.	1.25% below BPLR (11.00%) p.a.
Above Rs.50,000/- & up to Rs.2 lacs	0.25% below BPLR (12.50%) p.a.	0.25% below BPLR (12.00%) p.a.
Above Rs.2 lacs & up to Rs.5 lacs	0.50% above BPLR (13.25%) p.a.	0.50% above BPLR (12.75%) p.a.
Above Rs.5 lacs & below Rs.25 lacs	0.75% above BPLR (13.50%) p.a	0.75% above BPLR (13.00%) p.a

2. FOR LOANS OF RS. 25 LACS & ABOVE (TERMLOANS)

Rating	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
SBTL1	0.75% over BPLR (13.50%) p.a.	0.75% over BPLR (13.00%) p.a.
SBTL2	1.50% over BPLR (14.25%) p.a.	1.50% over BPLR (13.75%) p.a.
SBTL3	2.00% over BPLR (14.75%) p.a.	2.00% over BPLR (14.25%) p.a.
SBTL 4,5,6,7 & 8	2.50% over BPLR (15.25%) p.a.	2.50% over BPLR (14.75%) p.a.

SBP - EASY LOAN SCHEME (IRRESPECTIVE OF AMOUNT)

Existing rates w.e.f 19.01.2009 at BPLR 12.75%		Revised rates w.e.f 06.07.2009 at BPLR 12.25%	
WC BPLR (12.75%) p.a.	TL BPLR + 0.50% (13.25%) p.a.	WC BPLR (12.25%) p.a.	TL BPLR + 0.50% (12.75%) p.a.

SME SMART SCORE SCHEME

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%		Revised rates w.e.f 06.07.2009 at BPLR 12.25%	
	WC	TL	WC	TL
> Rs.5 lacs & upto Rs.25 lacs	0.25% above BPLR (13.00%) p.a.	0.75% above BPLR (13.50%) p.a.	0.25% above BPLR (12.50%) p.a.	0.75% above BPLR (13.00%) p.a.
> Rs.25 lacs to Rs.50 lacs	0.75% above BPLR (13.50%) p.a.	1.25% above BPLR (14.00%) p.a.	0.75% above BPLR (13.00%) p.a.	1.25% above BPLR (13.50%) p.a.

ANNEXURE 'B'

SME (MANUFACTURING)

RICE SHELLING UNITS

1.FOR LOANS UPTO RS.2 LACS (WORKING CAPITAL)

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
Up to Rs.50,000/-	1.75% below BPLR (11.00%) p.a	1.75% below BPLR (10.50%) p.a
Above Rs.50,000/- & up to Rs.2 lacs	0.75% below BPLR (12.00%) p.a.	0.75% below BPLR (11.50%) p.a.

2. FOR LOANS UPTO RS.2 LACS (TERM LOANS)

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
Up to Rs.50,000/-	1.15% below BPLR (11.60%) p.a.	1.15% below BPLR (11.10%) p.a.
Above Rs.50,000/- & up to Rs.2 lacs	0.15% below BPLR (12.60%) p.a.	0.15% below BPLR (12.10%) p.a.

3. FOR LOANS ABOVE RS.2 LACS (WORKING CAPITAL) :

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%	
Above Rs.2 lacs & up to Rs.5 lacs	BPLR -1.00% (11.75%) p.a.	BPLR -1.00% (11.25%) p.a.	
Above Rs.5 lacs & below Rs.25 lacs	BPLR – 1.00% (11.75%) p.a.	BPLR – 1.00% (11.25%) p.a.	
Rs.25 lacs & below Rs.50 lacs	SB 1 SB2 SB3	BPLR – 0.50% (12.25%) p.a.	BPLR – 0.50% (11.75%) p.a.
	SB4 & below	BPLR (12.75%) p.a.	BPLR (12.25%) p.a.
Rs.50 lacs & above	SB 1 SB2 SB3	BPLR (12.75%) p.a.	BPLR (12.25%) p.a.
	SB4 & below	BPLR + 0.50% (13.25%) p.a.	BPLR + 0.50% (12.75%) p.a.

ANNEXURE 'B'

RICE SHELLING UNITS

4. FOR LOANS ABOVE RS.2 LACS (TERM LOANS) :

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%		Revised rates w.e.f 06.07.2009 at BPLR 12.25%
Above Rs.2 lacs & but up to Rs.5 lacs	BPLR (12.75%) p.a.		BPLR (12.25%) p.a.
Above Rs.5 lacs & below Rs.25 lacs	BPLR (12.75%) p.a.		BPLR (12.25%) p.a.
Rs.25 lacs & below Rs.50 lacs	SBTL 1 SBTL2 SBTL3	BPLR + 0.50% (13.25%) p.a.	BPLR + 0.50% (12.75%) p.a.
	SBTL4 & below	BPLR +1 % (13.75 %) p.a.	BPLR +1 % (13.25 %) p.a.
Rs.50 lacs & above	SBTL 1 SBTL2 SBTL3	BPLR + 1% (13.75%) p.a.	BPLR + 1% (13.25%) p.a.
	SBTL4 & below	BPLR + 1.50% (14.25%) p.a.	BPLR + 1.50% (13.75%) p.a.

SME MANUFACTURING**COTTON GINNING UNITS****1.FOR LOANS UPTO RS.2 LACS (WORKING CAPITAL)**

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
Up to Rs.50,000/-	1.75% below BPLR (11.00%) p.a	1.75% below BPLR (10.50%) p.a
Above Rs.50,000/- & up to Rs.2 lacs	0.75% below BPLR (12.00%) p.a.	0.75% below BPLR (11.50%) p.a.

2. FOR LOANS UPTO RS.2 LACS (TERM LOANS)

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
Up to Rs.50,000/-	1.15% below BPLR (11.60%) p.a.	1.15% below BPLR (11.10%) p.a.
Above Rs.50,000/- & up to Rs.2 lacs	0.15% below BPLR (12.60%) p.a.	0.15% below BPLR (12.10%) p.a.

3. FOR LOANS ABOVE RS.2 LACS (WORKING CAPITAL) :

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
Above Rs.2 lacs & but up to Rs.5 lacs	BPLR -1.00% (11.75%) p.a.	BPLR -1.00% (11.25%) p.a.
Above Rs.5 lacs & below Rs.25 lacs	BPLR – 1.00% (11.75%) p.a.	BPLR – 1.00% (11.25%) p.a.
Rs.25 lacs & below Rs.50 lacs	SB 1 SB2 SB3 SB4& below	BPLR – 0.50% (12.25%) p.a. BPLR (12.25%) p.a.
Rs.50 lacs & above	SB 1 SB2 SB3 SB4& below	BPLR (12.75%) p.a. BPLR + 0.50% (13.25%) p.a.

ANNEXURE 'C'

FOR LOANS ABOVE RS.2 LACS (TERM LOANS) :

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%		Revised rates w.e.f 06.07.2009 at BPLR 12.25%
Above Rs.2 lacs & but up to Rs.5 lacs	BPLR (12.75%) p.a.		BPLR (12.25%) p.a.
Above Rs.5 lacs & below Rs.25 lacs	BPLR (12.75%) p.a.		BPLR (12.25%) p.a.
Rs.25 lacs & below Rs.50 lacs	SB 1 SB2 SB3	BPLR + 0.50% (13.25%) p.a.	BPLR + 0.50% (12.75%) p.a.
	SB4 & below	BPLR +1 % (13.75 %) p.a.	BPLR +1 % (13.25 %) p.a.
Rs.50 lacs & above	SB 1 SB2 SB3	BPLR + 1% (13.75%) p.a.	BPLR + 1% (13.25%) p.a.
	SB4 & below	BPLR + 1.50% (14.25%) p.a.	BPLR + 1.50% (13.75%) p.a.

SME (SERVICES) / SRTOs**1. FOR LOANS UPTO RS.25 LACS (WORKING CAPITAL)**

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
Up to Rs.50,000/-	1.75% below BPLR (11.00%) p.a	1.75% below BPLR (10.50%) p.a
Above Rs.50,000/- & up to Rs.2 lacs	0.75% below BPLR (12.00%) p.a.	0.75% below BPLR (11.50%) p.a.
Above Rs.2 lacs & but up to Rs.5 lacs	BPLR 12.75% p.a.	BPLR 12.25% p.a.
Above Rs.5 lacs but up to Rs.25 lacs	0.75% above BPLR (13.50%) p.a.	0.75% above BPLR (13.00%) p.a.

2. FOR LOANS UPTO RS.25 LACS (TERM LOAN)

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
Up to Rs.50,000/-	1.25% below BPLR 11.50 % p.a.	1.25% below BPLR 11.00 % p.a.
Above Rs.50,000/- & up to Rs.2 lacs	0.25% below BPLR 12.50% p.a.	0.25% below BPLR 12.00% p.a.
Above Rs.2 lacs & but up to Rs.5 lacs	0.50% above BPLR 13.25% p.a.	0.50% above BPLR 12.75% p.a.
Above Rs.5 lacs but up to Rs.25 lacs	1.50% above BPLR 14.25% p.a.	1.50% above BPLR 13.75% p.a.

SBP-EASY LOAN SCHEME (IRRESPECTIVE OF AMOUNT)

Existing rates w.e.f 19.01.2009 at BPLR 12.75%		Revised rates w.e.f 06.07.2009 at BPLR 12.25%	
WC BPLR (12.75%) p.a.	TL BPLR + 0.50% (13.25%) p.a.	WC BPLR (12.25%) p.a.	TL BPLR + 0.50% (12.75%) p.a.

SME SMART SCORE SCHEME

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%		Revised rates w.e.f 06.07.2009 at BPLR 12.25%	
	<u>WC</u>	<u>TL</u>	<u>WC</u>	<u>TL</u>
> Rs.5 lacs & upto Rs.25 lacs	0.25% above BPLR (13.00%) p.a.	0.75% above BPLR (13.50%) p.a.	0.25% above BPLR (12.50%) p.a.	0.75% above BPLR (13.00%) p.a.
> Rs.25 lacs to Rs.50 lacs	0.75% above BPLR (13.50%) p.a.	1.25% above BPLR (14.00%) p.a.	0.75% above BPLR (13.00%) p.a.	1.25% above BPLR (13.50%) p.a.

SME (SERVICES) – SPECIAL SCHEMES

ALL SCHEMES including Petrol Pump Dealers, SBP General Purpose loan Scheme for Trade and Service Sector, Him Hotel Yojana, Medi Home Flexi Finance, SBP- School Plus.

1.FOR LOANS UPTO RS.2 LACS (WORKING CAPITAL)

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
Up to Rs.50,000/-	1.75% below BPLR (11.00%) p.a	1.75% below BPLR (10.50%) p.a
Above Rs.50,000/- & up to Rs.2 lacs	0.75% below BPLR (12.00%) p.a.	0.75% below BPLR (11.50%) p.a.

2. FOR LOANS UPTO RS. 2 LACS (TERM LOAN)

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
Up to Rs.50,000/-	1.25% below BPLR 11.50 % p.a.	1.25% below BPLR 11.00 % p.a.
Above Rs.50,000/- & up to Rs.2 lacs	0.25% below BPLR 12.50 % p.a.	0.25% below BPLR 12.00 % p.a.

3. ABOVE RS.2 LACS (WORKING CAPITAL & TERM LOANS)

MEDI HOME FLEXI FINANCE	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
a. For construction/ renovation/ extension of Nursing Home/ Hospital etc.	BPLR + 1.35% (14.10%) p.a.	BPLR + 1.35% (13.60%) p.a.
b. Construction of clinic- cum-residence -for clinic portion -for residence portion * (*subject to maximum 60% of total loan)	BPLR+ 1.35% (14.10%) p.a. Rates as applicable for housing loans.	BPLR+ 1.35% (13.60%) p.a. Rates as applicable for housing loans.
c. For other purposes (i.e. for purchase of equipments etc.)	BPLR + 1.60% (14.35%) p.a.	BPLR + 1.60% (13.85%) p.a.

ANNEXURE 'E'

ABOVE RS.2 LACS (WORKING CAPITAL & TERM LOANS)

OTHER SCHEMES	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
Petrol Pump Dealers	BPLR + 1.10% (13.85%) p.a.	BPLR + 1.10% (13.35%) p.a.
General Purpose Loan Scheme for Trade & Service Sector	WC / OD BPLR + 1.10% (13.85%) p.a.	WC / OD BPLR + 1.10% (13.35%) p.a.
	TL /CTL BPLR + 1.60% (14.35%)	TL /CTL BPLR + 1.60% (13.85%)
SBP Paryatan Scheme*	WC BPLR + 1.35% (14.10%) p.a.	WC BPLR + 1.35% (13.60%) p.a.
	TL BPLR + 1.85% (14.60%) p.a.	TL BPLR + 1.85% (14.10%) p.a.
Him Hotel Yojana	BPLR + 1.60% (14.35%) p.a.	BPLR + 1.60% (13.85%) p.a.

SBP- School Plus (Term Loan)

	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
Up to Rs.50,000/-	1.25% below BPLR 11.50 % p.a.	1.25% below BPLR 11.00 % p.a.
Above Rs.50,000/- & up to Rs.2 lacs	0.25% below BPLR 12.50 % p.a.	0.25% below BPLR 12.00 % p.a.
Above Rs.2 lacs & up to Rs.5 lacs	0.50% above BPLR (13.25%) p.a.	0.50% above BPLR (12.75%) p.a.
Above Rs.5 lacs & upto Rs.20 lacs	1.50% above BPLR (14.25%) p.a	1.50% above BPLR (13.75%) p.a
Above Rs.20 lacs	At C&I rates	At C&I rates

*Limit sanctioned beyond SBF threshold limits rate of interest may be charged as per C&I interest rates.

ANNEXURE 'F'

A) FINANCING OF COMMERCIAL VEHICLES UNDER TIE-UP ARRANGEMENT

i) Fixed Rates: For Ashok Leyland Ltd, Eicher Motors Ltd, Tata Motors Ltd.

The rate of interest in case of loans repayable in less than 3 years will be with reset clause after 1 year. In case of loans repayable in 3 years and above these will be with reset clause after 2 years

i) Ashok Leyland Ltd / Eicher Motors Ltd / Tata Motors Ltd	Existing rates w.e.f 19.01.2009 at BPLR 12.75%		Revised rates w.e.f 06.07.2009 at BPLR 12.25%	
	Repayable in less than 3 years	Repayable in 3 years and above	Repayable in less than 3 years	Repayable in 3 years and above
Limits upto Rs. 10 lacs	Fixed 11.75.% p.a.	Fixed 12.00 % p.a.	Fixed 11.25.% p.a.	Fixed 11.50 % p.a.
Limits over Rs. 10 lac	Fixed 12.00 % p.a.	Fixed 13.00 % p.a.	Fixed 11.50 % p.a.	Fixed 12.50 % p.a.

ii) Force Motors Ltd.	Existing rates w.e.f 19.01.2009 at BPLR 12.75%	Revised rates w.e.f 06.07.2009 at BPLR 12.25%
	Repayable upto 5 years	Repayable upto 5 years
FTUs (first time users)	Fixed 12.75 % p.a.	Fixed 12.25 % p.a.
Non FTUs	Fixed 12.50 % p.a.	Fixed 12.00 % p.a.

ii) Floating Rates

With M/s. Ashok Leylands Ltd. / M/s. Eicher Motors Ltd.

(Floating rates are not applicable to new loan accounts)

Loan Category	Existing rates w.e.f 19.01.2009 at BPLR 12.75%		Revised rates w.e.f 06.07.2009 at BPLR 12.25%	
	< 3 years	3 years & above	< 3 years	3 years & above
Limit upto Rs.10 lacs	1.50% below BPLR 11.25% p.a.	1.25% below BPLR 11.50% p.a.	1.50% below BPLR 10.75% p.a.	1.25% below BPLR 11.00% p.a.
Limit over Rs.10 lacs	1.25% below BPLR 11.50% p.a.	0.25% below BPLR 12.50% p.a.	1.25% below BPLR 11.00% p.a.	0.25% below BPLR 12.00% p.a.

**B) FINANCING OF EARTHMOVING & CONSTRUCTION EQUIPMENT(ECE)
UNDER TIE-UP ARRANGEMENT WITH JCB INDIA LTD.**

Limit	Interest rates w.e.f 06.07.2009 at BPLR 12.25%	
Upto Rs.25 lacs	At BPLR – (12.25%) p.a.	
Above Rs.25 lacs	SBTL 1 & SBTL2	At BPLR – (12.25%) p.a.
	SBTL3& SBTL4	0.50% Above BPLR – (12.75%) p.a.

ANNEXURE 'G'

SR. NO.	New CRA Model Circular No.Adv/CNI/28 dated 23.10.2008		Old CRA Model Circular No.RMD/GEN/9 dated 25.8.2004	
	SCORE	GRADE	GRADE	SCORE
1	94-100	SB-1	SB-1	>=90
2	90-93	SB-2		
3	86-89	SB-3	SB-2	>=75
4	81-85	SB-4		
5	76-80	SB-5		
6	70-75	SB-6	SB-3	>=65
7	64-69	SB-7		
8	57-63	SB-8	SB-4	>=50
9	50-56	SB-9		
10	45-49	SB-10	SB-5	>=45
11	40-44	SB-11	SB-6	>=35
12	35-39	SB-12		
13	30-34	SB-13	SB-7	>=25
14	25-29	SB-14		
15	<24	SB-15	SB-8	>=25
16	-	SB-16		