



**Saurashtra Gramin Bank**  
**Credit Department**  
**Head Office – Rajkot**

**Rate of Interest for Loans and Advances w.e.f 15.11.2015**

Sr. No.	SEGMENT	REVISED RATES W.E.F. 05.04.2014		PROPOSED RATES W.E.F. 15.11.2015	
		WORKING CAPITAL	TERM LOAN	WORKING CAPITAL	TERM LOAN
<b>SBF (Including Travel Operator)</b>					
1	Up to Rs. 50,000/-	12.00%	12.50%	12.00%	12.50%
2	Above Rs. 50,000/- & up to Rs. 2.00 Lac	13.00%	13.50%	13.00%	13.50%
3	Above Rs. 2.00 Lac & up to Rs. 5.00 Lac	13.50%	14.25%	13.50%	14.25%
4	Above Rs. 5.00 Lac & up to Rs. 25.00 Lac	14.50%	14.50%	14.50%	14.50%
<b>C &amp; I</b>					
1	Above Rs. 25.00 Lac	14.50%	14.50%	14.50%	14.50%
<b>C &amp; I Special</b>					
1	Above Rs. 25.00 Lac	--	--	<b>13.50%</b>	<b>13.50%</b>
1	<b>CLEAN OVERDRAFT</b>	18.25%		18.25%	
<b>SSI</b>					
1	Upto Rs. 50,000/-	12.00%	13.00%	12.00%	13.00%
2	Above Rs. 50,000/- & upto Rs. 2.00 Lac	12.50%	13.50%	12.50%	13.50%
3	Above Rs. 2.00 Lac & upto Rs. 5.00 Lac	13.50%	14.50%	13.50%	14.50%
4	Above Rs.5.00 Lac & upto Rs. 25.00 Lac	13.50%	14.25%	13.50%	14.25%
5	Above Rs. 25.00 Lac	14.50%	14.50%	14.50%	14.50%
<b>SME</b>					
1	SME Loan having tangible security more than total exposure	13.25%	13.25%	13.25%	13.25%
<b>SSI Special</b>					
1	Above Rs. 25.00 Lac	--	--	<b>13.50%</b>	<b>13.50%</b>
<b>AGRICULTURE CASH CREDIT *</b>					
1	Upto Rs. 50,000/-	12.00%	----	12.00%	----
2	Above Rs. 50,000/- & upto Rs. 2.00 Lac	12.00%	----	12.00%	----
3	Above Rs. 2.00 Lac & upto Rs. 5.00 Lac	12.00%	----	12.00%	----
4	Above Rs. 5.00 Lac & upto Rs. 25.00 Lac	14.00%	----	<b>13.00%</b>	----
5	Above Rs. 25.00 Lac	14.25%	----	<b>13.00%</b>	----
<b>AGRICULTURE TERM LOAN</b>					
1	Upto Rs. 50,000/-	----	12.00%	----	12.00%
2	Above Rs. 50,000/- & upto Rs. 2.00 Lac	----	12.50%	----	12.50%
3	Above Rs. 2 Lac and upto Rs. 5.00 Lac	----	13.50%	----	<b>13.00%</b>
4	Above Rs.5.00 Lac & upto Rs.25.00 Lac	----	14.25%	----	<b>13.00%</b>
5	Above Rs. 25.00 Lac	----	14.50%	----	<b>13.00%</b>
<b>TRACTOR LOAN ( Limit Depending upon H. P. as per separate guidelines)</b>					
1	Up to Rs. 3 Lac	----	13.50%	----	<b>13.00%</b>
2	Above Rs. 3 Lac	----	13.50%	----	<b>13.00%</b>

**NOTE:**

\* The Farmer will be provided short-term credit @ 7 % per annum up to limit of Rs. 3.00 lac on Principal Amount to Kharif 2015 AND Rabi 2015-16. The amount of Crop Loan from disbursement date to the date of Payment or date beyond which the outstanding loans becomes overdue, whichever is earlier will be calculated at 7 %. After due date normal rate of interest will be applied.

In respect of Micro Irrigation System (MIS), Drip / Sprinkler Irrigation System and for GGRC cases, the interest is to be charged as per ATL segment. Total Limit sanctioned (including Subsidy) is to be reckoned for the purpose of Interest Slab.



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<b>EDUCATION LOAN *</b>					
1	For Loans upto Rs. 4.00 Lac	13.50%		13.50%	
2	For Loans above Rs. 4.00 Lac & up to Rs. 7.50 Lac	13.00%		13.00%	
3	For Loans above 7.50 Lac	12.00%		12.00%	
<b>A</b>	<b>TWO WHEELER</b>				
1	Repayment Period upto 3 Years	15.00%		15.00%	
2	Repayment Period above 3 & upto 5 Years	16.00%		16.00%	
<b>B</b>	<b>FOUR WHEELER</b>				
1	Repayment Period up to 3 Years	11.50%		11.50%	
2	Repayment Period above 3 & up to 5 Years	12.00%		12.00%	
3	Repayment Period above 5 Years	12.00%		12.00%	
<b>C</b>	<b>THREE WHEELER</b>				
1	Repayment Period above 3 & upto 5 Years	13.00%		13.00%	
<b>HOUSING LOAN</b>					
	<b>Floating Rate (No fixed Rate)</b>	<b>Up to 20 lac</b>	<b>Above 20 lac</b>	<b>Up to 20 lac</b>	<b>Above 20 lac</b>
1	Repayment up to 5 years	10.50%	10.75%	10.50%	10.75%
2	Repayment above 5 years & up to 15 years	11.00%	11.10%	11.00%	11.10%
3	Repayment above 15 years & up to 20 years	11.00%	11.10%	11.00%	11.10%
<b>PROFESSIONAL &amp; SELF EMPLOYED</b>					
<b>A</b>	<b>DOCTOR PLUS SCHEME</b>				
1	Up to Rs. 50000/-	12.75%		12.75%	
2	above Rs. 50000/- & Up to Rs. 200000/-	13.75%		13.75%	
3	above Rs. 200000/- & Up to Rs. 500000/-	13.75%		13.75%	
4	above Rs. 500000/- & Up to Rs. 2500000/-	14.25%		14.25%	
5	Doctor Loan above Rs. 25 Lac to Rs. 50 Lac	14.50%		14.50%	
6	DOCTOR Plus Special	--		13.50%	
<b>B</b>	<b>PERSONAL LOANS</b>				
1	Personal Loans to Government Employee having salary account with our Bank	--		14.00%	
2	Personal Loans to Salaried	18.00%		18.00%	
3	Personal Loans to Other than Salaried	18.50%		18.50%	
4	Personal Loans to Pensioners	14.75%		14.75%	
<b>C</b>	<b>LOAN AGAINST EQUITABLE MORTGAGE OF IMMOVABLE PROPERTY (All Purpose)</b>	<b>Up to 5 Lac</b>	<b>Above 5 Lac</b>	<b>Up to 5 Lac</b>	<b>Above 5 Lac</b>
		15.50%	15.50%	15.50%	15.50%



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<b>D</b>	<b>ADVANCE AGAINST NSC / KVP MARGIN - 35 % Plus accrued Interest</b>	14.50%	13.00%
<b>E</b>	<b>LOAN AGAINST GOLD ORNMENTS</b>		
1	Demand Loan	13.00%	12.00%
2	Cash Credit / OD	13.50%	12.50%
<b>F</b>	<b>LOAN AGAINST BANK'S OWN DEPOSIT</b>		
1	Demand Loan	0.75 % above the rate of interest on FD	0.75 % above the rate of interest on FD
2	Overdraft	1.25 % Above the rate of interest on FD	1.25 % Above the rate of interest on FD
<b>G</b>	<b>SELF HELP GROUPS (SHG)</b>		
1	Limit upto Rs. 25,000/-	12.00%	12.00%
2	Above Rs. 25,000/- & upto Rs. 2.00 Lacs	12.00%	12.00%
3	Above Rs. 2.00 Lacs	12.50%	12.50%
<b>H</b>	<b>RENT PLUS SCHEME</b>		
1	Rent Plus	15.50%	15.50%
2	Rent Plus Special	--	13.50%
<b>I</b>	<b>NBHC SCHEME</b>		
1	Agriculturist (grower )	<b>12.00%</b>	12.00%
2	Others	<b>12.50%</b>	12.50%
<b>J</b>	<b>STAFF ADVANCE AGAINST TDR</b>	At par - No Margin	At par - No Margin