



Saurashtra Gramin Bank

Credit Department

Head Office – Raikot

Rate of Interest for Loans and Advances

1. SME ADVANCES (For exposure up to Rs. 1.00 Cr)

SR NO	SEGMENT	WORKING CAPITAL/ OVERDRAFT	TERM LOAN		
			Repayment Period *		
			Up to 5 Year	Up to 5 Year	Above 7 Year
1	All SME Advances having exposure up to Rs. 1.00 Crore (Including Travel Operator)	10.75%	10.90%	10.95%	11.00%

The revised ROI will be applicable in all SME Advances up to Rs. 1.00 Crore in both existing and new units irrespective of constitution and segment viz. SBF, SRTO, C & I and SSI. The revised ROI is also applicable for loans open under Doctor Plus (SME) and Rent Plus (SME) scheme

2. SME ADVANCES (For exposure above Rs. 1.00 Cr)*

Risk Category	CC/OD	DL/TL (Excluding GECL)		
		Remaining Repayment Period		
		Up to 5 Year	Up to 7 Year	Above 7 Year
1 SRAC-I Scoring between 226 to 250	9.00%	9.10%	9.15%	9.20%
2 SRAC-II Scoring between 201 to 225	9.25%	9.35%	9.40%	9.45%
3 SRAC-III Scoring between 176 to 200	9.50%	9.60%	9.65%	9.70%
4 SRAC-IV Scoring between 151 to 175	10.00%	10.10%	10.15%	10.20%
5 SRAC-V Scoring between 101 to 150	10.50%	10.60%	10.65%	10.70%
6 SRAC-VI Scoring below 100	11.00%	11.10%	11.15%	11.20%

* As derived from Risk Based Scoring Model

3. Agricultural Advances

SR NO	SEGMENT	WORKING CAPITAL	TERM LOAN
AGRICULTURE CASH CREDIT *			
1	Upto Rs. 5.00 Lac	12%	-
2	Above Rs. 5.00 Lac	13%	-
AGRICULTURE TERM LOAN			
1	Upto Rs. 50,000/-	-	12.00%
2	Above Rs. 50,000/- & upto Rs. 2.00 Lac	-	12.50%
3	Above Rs. 2 Lac	-	13.00%

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 and Rabi crop season. 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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4. Education Loan:

SR NO	SEGMENT	RATES
1	For Loans upto Rs. 4.00 Lac	13.50%
2	For Loans above Rs. 4.00 Lac & up to Rs. 7.50 Lac	13.00%
3	For Loans above 7.50 Lac	12.00%

5. Vehicle Loan:

SR NO	SEGMENT	RATES
A	TWO WHEELER	
1	Repayment Period upto 3 Years	15.00%
2	Repayment Period above 3 & upto 5 Years	16.00%
B1	FOUR WHEELER	
1	Repayment Period up to 3 Years	11.50%
2	Repayment Period above 3	12.00%
B2	Special Car Loan	10.50%
C	THREE WHEELER	
1	Repayment Period above 3 & upto 5 Years	13.00%

6. Housing Loan:

Category	CIBIL Transunion Credit Vision Scores	Rate for Home loan (PA)	Top Up
%SRAC-1(a)	750 and above for salaried*	7.20%	7.70%
SRAC 1(b)	For Staff Members # (Irrespective of CIBIL Score)	7.20%	7.70%
SRAC 2(a)	720 to 749 for salaried*	7.40%	7.90%
SRAC-2(b)	-(1) or 0 for salaried*	7.40%	7.90%
SRAC-3	690 to 719 for salaried*	7.60%	8.10%
SRAC-4	660 to 689 for salaried*	8.20%	8.70%

1. %SRAC - SGB Risk Assessment Category

2. * Salaried If the applicant is having salary a/c with us/SBI or he/she is employee of Govt./ PSU and repayment must come through SI & ECS respectively.

3. # Staff is also eligible for loan @ public rate subject to clearance from DPD/Vigilance department for pending, initiated or contemplated disciplinary action against the staff.

7. Doctor Plus:

SR NO	SEGMENT	RATES
1	Upto Rs. 50,000/-	12.75%
2	Above Rs. 50,000/- & upto Rs. 2.00 Lac	13.75%
3	Above Rs. 2 Lac & Up to Rs. 3 Lac	14.25%
4	Above Rs. 3 Lac	14.50%



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8. Personal Loan:

SR NO	SEGMENT	RATES
1	Personal Loans to Government Employee having salary account	14.00%
2	Personal Loans to Salaried	18.00%
3	Personal Loans to Other than	18.00%
4	Personal Loans to Pensioners	14.75%

9. Loan against Equitable Mortgage of Immovable Property (All Purpose)

1	LOAN AGAINST EQUITABLE MORTGAGE OF IMMOVABLE PROPERTY (All Purpose)	15.50%
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10. Advance against NSC/KVP:

1	ADVANCE AGAINST NSC / KVP MARGIN - 35 % Plus accrued Interest	13.00%
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11. Loan Against Gold ornaments:

1	Demand Loan	10.50%
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12. Loan Against Bank's own Deposit:

1	Demand Loan	0.75 % above the rate of interest on FD
2	Overdraft	0.75 % above the rate of interest on FD

13. Self Help Groups (SHG)

1	Limit upto Rs. 2.00 Lac	12.00%
2	Above Rs. 2.00 Lacs	12.50%

14. NBHC Scheme

1	Agriculturist (grower)	12.00%
2	Others	12.50%