

SCHEMES OF PRIORITY SECTOR

The Rate of interest as per Base Rate system w. e. f. 1st July , 2010

Sl. No.	Category	BPLR system	As per Base Rate System		
			Base Rate	Spread	Applicable rate of interest
	Agriculture (Direct)				
1	ST/Crop -				
1.1	Up to Rs.2.00 lacs*	BPLR-2.50	8.25	1.75	10.00
1.2	Above Rs.2.00 lacs - to Rs. 10.00 lacs	BPLR-1.50	8.25	2.75	11.00
2	ST/ Crop / Term Loan				
2.1	Above Rs.10.00 lacs - to Rs. 1.00 crore	BPLR-1.00	8.25	3.25	11.50
2.2	Above Rs.1.00 crore, subject to credit rating	BPLR+2.00	8.25	6.25	14.50
3	Agriculture (Indirect)				
3.1	Up to Rs.2.00 lacs	BPLR-2.00	8.25	2.25	10.50
3.2	Above Rs.2.00 lacs - to Rs. 10.00 lacs	BPLR-0.50	8.25	3.75	12.00
3.3	Above Rs.10.00 lacs, subject to credit rating	BPLR+2.00	8.25	6.25	14.50
5	Dena General Credit Card	BPLR+1.00	8.25	5.25	13.50
6	Dena Tax Return Preparers Scheme	BPLR-1.00	8.25	3.25	11.50
7	Dena Gram Bazar Yojna				
7.1	Up to Rs. 2.00 lacs	BPLR-2.00	8.25	2.25	10.50
7.2	Above Rs. 2.00 lacs to Rs.5.00 lacs	BPLR-1.50	8.25	2.75	11.00
7.3	Above Rs. 5.00 lacs to Rs.10.00 lacs	BPLR-1.00	8.25	3.25	11.50
9.1	Advances covered under CGTMSE (Max.)	BPLR+3.00	8.25	7.25	15.50
9.2	Dena Kisan Seva Kendra				
9.3	Loans up to Rs.50000	BPLR-2.75	8.25	1.50	9.75
9.4	Loans above Rs.50000 and up to Rs.2 lacs	BPLR-1.75	8.25	2.50	10.75
9.5	Loans above Rs.2 lacs and up to Rs.10 lacs	BPLR-0.75	8.25	3.50	11.75
10	Dena Bhumiheen Credit Card	BPLR-2.50	8.25	1.75	10.00
11	Dena Swarojgar Credit Card	BPLR-1.00	8.25	3.25	11.50
12	Dena Laghu udyami credit card				
12.1	Upto Rs.2.00 Lacs	BPLR-1	8.25	3.25	11.50
12.2	Rs 2.00 to 5.00 Lacs	BPLR	8.25	4.25	12.50
12.3	Rs 5.00 to 10.00 Lacs	BPLR+1	8.25	5.25	13.50

13	Loan Against Warehouse Rec of NBHC				
a	Farmers Upto Rs.10 lacs	BPLR-3.50	8.25	0.75	9.00
b	For Traders Upto Rs.1 crore	BPLR-2.75	8.25	1.50	9.75
c	above 1 Crore	BPLR-2.75	8.25	1.50	9.75
14	Loans for Floriculture, Horticulture, Olericulture	BPLR-2.50	8.25	1.75	10.00
15	Loans to SHGs	BPLR-2.50	8.25	1.75	10.00
16	Loans to NGOs	BPLR-2.50	8.25	1.75	10.00
17	Loans to MFIs				
17.1	Upto Rs. 25 lakhs	BPLR-2.50	8.25	1.75	10.00
17.2	Upto Rs. 25 lakhs to 1 crores	BPLR-2.50	8.25	1.75	10.00
17.3	above Rs 1 Crore	BPLR-1.50	8.25	2.75	11.00
18	Financing to Arthiyas			0.00	0.00
18.1	Upto Rs 2 lakhs	BPLR-2.00	8.25	2.25	10.50
18.2	above Rs 2 lakhs	BPLR-1.00	8.25	3.25	11.50
18.3	Above Rs 10 lakhs (Only for AAA, AA, A and BBB rated firms)	BPLR	8.25	4.25	12.50
19	Financing to cotton gining and Agro processing units as per credit rating				
19.1	AAA	BPLR-2.25	8.25	2.00	10.25
19.2	AA	BPLR-2.25	8.25	2.00	10.25
19.3	A	BPLR-2.25	8.25	2.00	10.25
19.3	BBB	BPLR-2.25	8.25	2.00	10.25
19.4	BB	BPLR-2.25	8.25	2.00	10.25
19.5	B	BPLR-1.5	8.25	2.75	11.00
20	Scheme for Agri. Produce (Storage / Marketing) loan to farmers				
20.1	Upto Rs.2 lakh	BPLR-1.5	8.25	2.75	11.00
20.2	Above Rs.2 lakh and up to Rs.5 lakh	BPLR-1.5	8.25	2.75	11.00
20.3	Above Rs.5 lakh and up to Rs.10 lakh	BPLR-1.5	8.25	2.75	11.00

21	Scheme of Bulk Financing to Cold Storage units				
21.1	Upto Rs.2 lakh	BPLR-2.00	8.25	2.25	10.50
21.2	Above Rs.2 lakh and up to Rs.5 lakh	BPLR+0.50	8.25	4.75	13.00
21.3	Above Rs.5 lakh and up to Rs.10 lakh	BPLR+1	8.25	5.25	13.50
21.4	Above Rs.10 lakh	BPLR+1.50	8.25	5.75	14.00
22	Term Loan				
22.1	Up to Rs.2.00 lacs	BPLR-2.50	8.25	1.75	10.00
22.2	Above Rs.2.00 lacs - to Rs. 10.00 lacs	BPLR-1.50	8.25	2.75	11.00
23	Dena Krishak Saathi (Debt Swap Scheme)	BPLR-2.50	8.25	1.75	10.00
24	Kamdheni Yojana	BPLR - 3.5	8.25	1.75	10
25	Dairy Plus	BPLR - 4.25	8.25	0	8.25
26	Scheme of financing Bulk coolers for milk societies of BANAS dairy.	BPLR - 4.25	8.25	0	8.25
27	Scheme for financing cold storage owners for running and maintenance of cold storage units and storage of seed potato	BPLR - 2	8.25	2.25	10.25
28	Dena Swachchh Gram Yojana	BPLR-3.50	8.25	0.75	9.00
29	Dena Paryavaran	BPLR-1.00	8.25	3.25	11.50
30	Dena Indira Awaas Yojana	Please refer para. 34			
31	Loans for distressed Urban Poor	BPLR -2.50	8.25	1.75	10
32	Scheme of NHB Development of commercial Horticulture through production and post Harvest management and capital investment subsidy scheme for construction / expansion / modernization of cold storage of Horticulture produce	BPLR + 1	8.25	5.25	13.5
33	Scheme for financing Dairy animals under Tie-up arrangement with Agakhan Rural Support Programme (India)	BPLR - 3.5	8.25	0.75	9.00

- a) Tenor premium of 0.50 % is to be added for arriving at interest rate in respect of loans repayable in 3 years & above
- b) In case of Short Term Crop loan the rate of Interest applicable will be as per the scheme of subvention announced by GOI / RBI
- c) In case of Dena Shakti Scheme a concession of 0.25 % to women entrepreneurs and 0.5 % on educational loan to girl student is to be given on applicable rate of interest
- d) Under Golden Jubilee Rural Housing Finance Scheme concession of 0.25 % is to be given on rate of interest as applicable for Dena Niwas Scheme.

34. Indira Awaas Yojna :

The scheme is related to providing housing finance with dwelling units costing up to Rs. 50000/-. It is proposed to provide a scheme specific concession of 0.25 % for loans granted under IAY Scheme for the tenor period up to five years. The scheme specific concessions and applicable interest rates as per Base Rate system will be as under:

Sr No.	Category	Existing BPLR System	Base rate	Spread	Proposed scheme Specific Concession	Tenor Premium	Applicable Rate of interest
i	Tenor up to 5 years	BPLR - 4.75	8.25 %	0.00 %	0.25	0.5 %	8.50 %
ii	Tenor above 5 years	BPLR - 4.75	8.25 %	0.25 %	0.00	0.5 %	9.0 %

35 Self Employment Scheme for Rehabilitation of Manual Scavengers' (SRMS): The revised rate of interest as per Base Rate system are as under:

Sl.No.	Category	BPLR system	As per Base Rate System					
			Base Rate		Spread		Applicable rate of interest	
			Agriculture	MSE	Agriculture	MSE	Agriculture	MSE
1	Self Employment Scheme for Rehabilitation of Manual Scavengers' (SRMS)							
1.1	For projects up to Rs 25,000/- (for women)	4 % *	8.25	8.25	1.75	2.25	10	10.5
1.2	For projects up to Rs 25,000/-	5 % *	8.25	8.25	1.75	2.25	10	10.5
1.3	For projects above Rs 25,000/- to Rs. 50,000/-	6 % *	8.25	8.25	1.75	2.25	10	10.5
1.4	For projects above Rs 50,000/- to Rs. 2.00 lacs		8.25	8.25	1.75	3.25	10	11.5
1.5	For projects above Rs 2.00 lacs to Rs. 5.00 lacs		8.25	8.25	2.75	4.75	11	13

* The rate of interest as applicable to the size of the loan and activity for which a person is financed under the scheme. However, Interest Subsidy to the extent of the difference between our normal rate of interest and the subsidy available to the extent such that the effective rate to be charged from the beneficiary will be as indicated above against particular loan column.

36	Dena Surya Urja Scheme (Fixed int.)*				
36.1	Domestic user	2	8.25	4.25	12.5
36.2	Institutional user	3	8.25	4.25	12.5
36.3	Industrial / commercial user	5	8.25	4.25	12.5
	* The Branches will debit the Interest Rate @ of 2%, 3% and 5% respectively and the difference between the applicable rate of interest as per Base Rate system (i.e. 12.5% <u>less</u> the interest debited at the rate of 2 / 3 / 5 % as the case may be), transfer the interest received in advance from the interest from MNES (For details, pl. refer to H.. Circular No. 252/141/2008-09 dated 19.11.2008				
37	N.S.T.F.D.C.				
37.1	Bank to Self Help Groups	6%	8.25	1.75	10