

**KERALA GRAMIN BANK**

RATE OF INTEREST ON LOANS AND ADVANCES WITH EFFECT FROM 01/09/2013

(Annexure to Circular 8/2013 CW5)

Sl. NO	Category	Sub category	Schemes Covered		SLAB	Rol (%)
			eSMGB	eNMGB		
<b>A. Agriculture-short term loans (For crop production)</b>						
1		KCC	KCC, KCCTFG, KHC ST&LT, JLG KCC	NMGB KCC, MPKC	Upto Rs. 3 lakh	12
					Above Rs. 3 lakh	13
2		Agri gold loan	AGL	AJL	Upto Rs. 3 lakh	12
					Above Rs. 3 lakh	13
3		Produce Loan		GOODS LOAN	Upto Rs. 3 lakh	12
					Above Rs. 3 lakh	13
<b>B. Agricultural term loans (Investment and allied activites)</b>						
			AHTL, ALCFS, ATLO, FHL ,FLAS, LDTL, MITL, PHTL, RHS, SAL, SGSYAG, MERAAG, FALAG, RFAG, MERA RF, RHS, RGL, AEZS	Farm Mechanisation, Minor Irrigation, Land Development, Plantation, MPKC Term Loan, Fisheries, Allied Activities, Others ,Rescheduled KCC, Rural godown	Irrespective of the Amount	13
<b>C</b>	<b>Solar home lighting</b>		SHS	Solar	Irrespective of the Amount	13
<b>D OD Scheme to farmers</b>						
			SMGKOD	Farmers friendly credit	Irrespective of the Amount	13

Sl. NO	Category	Sub category	Schemes Covered		SLAB	Rol (%)	
			eSMGB	eNMGB			
E	MSME						
1		Manufacturing	CMSEIN, CLSIN, TMSEIN, LOCCIN, SOCCIN, DPNSSI, FALIN, ILSIN, MERAIN, OCCIN, ODIN, RCCIN, RFIN, SCCIN, SGSYIN, PMEIN, NSCC IN	MSME(SS,RA,PSE,BE), Jala nidhi, LPG Connections in rural Area, Hand loom Weavers group, RMO, Weavers Credit Card	Upto Rs. 2 lakh	14	
					Above Rs. 2 lakh	14.5	
2		Services	CMSESE, CLSSE, TMSESE, LOCCSE, SOCCSE, FALSE, MERASE, RCCSE, RFSE, SCCSE, SGSYSE, PMESE, NSCCSE, LINC, MERA BU, NFS GD, NFS OT, OCCBU, ODBU, RCCBU, RFBU, RMO, SBTLCO, SCCBU, SGSYBU, DPNRTO, FAL BU	MSME(SS,RA,PSE,BE, ), Jala nidhi, LPG Connections in rural Area, Hand loom Weavers group, RMO, Weavers Credit Card	Upto Rs. 2 lakh	14	
					Above Rs. 2 lakh	14.5	
3		Retail Trade	TMSERT, LOCCRT, SODRT, SCLRT, SOCCRT, NSCCRT, CMSERT, DPNOT, DPNST, STOF, STOFTR	SODRT, RCRT,DLRT	Upto Rs. 2 lakh	14	
					Above Rs. 2 lakh	14.5	
	Mortgage loan MSE		MLOCIN,SE,RT		Irrespective of the Amount	13.5	
4	VEHICLE LOANS	SRTO	LHVSRTO	OSL SRTO	Irrespective of the Amount	12	
5	Sworozgar Credit Card			SC (SSI, RA, PSE, BE, RT), SC(SSIT, RAT,PSET,BET, RTT)	Upto Rs. 1 lakh	14	

Sl. NO	Category	Sub category	Schemes Covered		SLAB	RoI (%)
			eSMGB	eNMGB		
F	VEHICLE LOANS	AGRI. VEH. LOANS	ALLHVOF, ALHVTW, FMTL, FMTLAS	FL VCL	Irrespective of the Amount	12
G	VEHICLE LOANS	PERSON- AL VEH	CDLLHV	OSL NPV	Irrespective of the Amount	11
H	<b>GOLD LOANS (other than crop )</b>					
		Non priority	NPGL	JLC	Irrespective of the Amount	13.75
		Micro GL	MGL		Irrespective of the Amount	12.5
		GL Productive		JLP, SMGL, JLOD	Upto Rs. 100000	12
					Above Rs. 100000	12.5
				OMGL		12.5
I	<b>Educational loans</b>					
			VBS, VBSMQ,VBSVT	OSL EDL, DL EDL, Computer Loan to Students, Others	Upto Rs. 750000	14.25
					Above Rs. 750000	14
J	SHG	Direct to Group	SHGDIR, MSHGL	ODC SHG, SOD SHG.DL SHG,OSL SHG.	Irrespective of the Amount	13
		To Voluntary Agencies	SHGVA, SHGMHL	ODC SGH / SHI, SODSHG / SHI, DL SHG / SHI, OSLSHG	Irrespective of the Amount	12.5
K	JLG FARM		JLGAG, JLGATL		Irrespective of the Amount	13
L	JLG NONFARM		JLGIN,OT,SE,RT		Upto Rs.200000	14

Sl. NO	Category	Sub category	Schemes Covered		SLAB	RoI (%)
			eSMGB	eNMGB		
M	General credit card		SMGBCC, SCS, SCCS, GJLIN, GJLSE, GJLBU, GJLAG,	GCCARD	Irrespective of the Amount	13.5
N	Non priority loans		ML, ODSL D, PCL, CDB, CSC, ODPC, GLS, NPTL, TMSNP, CDLCOM, CDLOT, HIDL, LOCCNP, ODNP, DPNNP, OCCNP, MOD, LEID	OSL MLS, OSL CONSUMER DURABLE, DL NPS, OSL NPO (Commercial Complex, etc.), SOD NPS, SOD NPT, Consumption loan to Agriculturists	irrespective of the Amount	16
O	General purpose loan		GPLNP		Irrespective of the Amount	15
P	LOAN AGAINST LIC, NSC etc.		NPSL	OD LIC/NSC		12
Q	Housing Loan Plus		GHLPTL, GHLPOD	OSL HL PLUS		14.5
R	Int. Subsidy scheme of Kudumbashree		SHG ISK			13
			JLG ISK			13
S	In built OD in BSBD a/cs		In-built OD	Swabhiman Sahaya		13

Note: RoI for short term Agri. Loans for crop production is 7 % during Interest Subvention period

**T HOUSING LOANS (Priority & non priority)**

**1 For existing Loans granted upto 31/08/2013**

eSMGB Schemes (GHL & HLNP), RHLCSS, DPNGHL	existing ROI to continue
eNMGB Schemes (OSL HL, OSLHL NPS)	

**2 For Fresh Housing Loans granted w e f 01/09/2013**

Amount	RoI (%)
upto Rs. 500000	11.75
Above Rs. 500000 and upto Rs. 25 lakh	11.5
Above Rs. 25 lakh	11