

INTEREST RATES FOR ADVANCES W.E.F. 28th OCTOBER 2009

(1) LOANS

	Classification	Rate of Interest p.a
1.	Agriculture - Cultivation - Other Service - Paddy Purchasing	8.00% 12.00% 14.00%
2.	Fisheries	12.00%
3	Animal Husbandry	12.00%
4.	Small & Medium scale Enterprises	12.00%
5.	Tourism	12.00%
6.	Other Industry	12.00%
7.	Trading /Consumption / Services & Others	14.00%
8	Exports	12.00%
9	Imports	14.00%
10	Housing	12.00%
11	Higher Education	12.00%
12	Personal Loans	14.00%
13	Pawning	14.00%
14	Leasing – For Unregistered Vehicles	18.50%
15	Leasing - For Registered Vehicles and Machinery	19.50%
16	Loans against EPF balance	14.00%
17	Foreign Currency 17.1 Up to 90% of deposit	Borrower's deposit 12.00%
	17.2 Above 90 % up to 100%	Borrower's deposit 13.00%
18	New Comprehensive Rural Credit Scheme (NCRCS) ○ Short Term Cultivation ○ Purchasing Loans	8.00% 8.00%
19	Krushhi Navodaya	8.00%
20	Agro Livestock Development Loan Scheme ○ Small Dairy Projects ○ Liquid Milk Processing	8.00% 9.00%
21	EIB Post Tsunami Line of Credit	9.00%
22	Poverty Alleviation Micro Project (PAMP) Revolving Fund	12.00%
23	Construction Sector Development Project	9.00%

	Classification	Rate of Interest (p.a.)
24	Southern Province Regional Economic Advancement Project (DASUNA) - Revolving Fund (Loans up to Rs.1.0 M. only)	10.50%
25	Awakening North Special Loan Scheme for resumption of Economic Activities in the Northern Province "Pibidena Uthura"	12.00%
26	Revolving Loan funds establishment for extension of Refinance Facilities to PFIs for resumption of Economic Activities to the Eastern Province	12.00%
27	Dry Zone Livelihood support and partnership programme "Bagya Community Development Loan Scheme)	10.00%
28	Self Employment Promotion Initiative Loan Scheme (SEPI)	10.00%
29	Loan Scheme for Improvement of locally produced Rice to International Standard	9.50%
30	Estate Sector Self-Employment Revolving Fund Credit Scheme	8.00%
31	Small Enterprises Development (SED)	12.00%
32	Govi Shakthi Credit Scheme	12.00%
33	Kantha Ran Diriya	12.00%
34	Credit Scheme Fisheries Sector	12.00%
35	Special Loan Scheme for permanent employees of Govt. Departments/ Corporations/ Statutory bodies to purchase Motor Bicycles (effect from 25 th November 2009) (Revised)	14.00%
36	Three Wheel Auto Rickshaws	12.00%.
37	Credit Scheme for the Purchase of Bicycles	12.00%
38	Sookshma (Micro) Credit Scheme	12.00%
39	Educational Loan Schemes	12.00%
40	(a) BOC Personal Computer Loan Scheme (b) Under National Teachers' PC Drive Credit Scheme	12.00% 12.00%
41	Special Bus Purchase Loan Scheme	12.00%