

1. **Bank's Base Rate (BR) w.e.f. 02.04.2018 is 9 . 15%**
2. Bank's Benchmark Prime Lending Rate (BPLR) w.e.f. 02.04.2018 is 13.40%
3. Marginal cost of Fund Based Lending Rate (MCLR) w.e.f 01.01.2019

Tenor	Rate
(i) Overnight MCLR	8.25%
(ii) 1-Month MCLR	8.35%
(iii) 3-Month MCLR	8.55%
(iv) 6-Month MCLR	8.60%
(v) 1 Year MCLR	8.75%
(vi) 2 Years MCLR	8.95%
(vii) 3 Years MCLR	9.05%

Interest Rates based on one year MCLR w.e.f 10.01.2017

1. Interest Rate Structure/ Guidelines for MSME Category

S. No	Loan Limit	Micro Enterprises	Small Enterprises	Medium Enterprises
A.	Upto Rs.0.50 Lacs	MCLR	MCLR+0.50%	MCLR+ 1.00%
B.	Above Rs.0.50 lacs upto Rs.2.00 Lacs	MCLR+1.00%	MCLR+1.50%	MCLR+ 2.00%
C.	Above Rs.2.00 lacs & upto Rs.10.00 lacs	MCLR+1.50%	MCLR+2.00%	MCLR+ 2.50%
D.	Above Rs. 10.00 lacs (Linked to risk rating of borrower)			
		Micro Enterprises	Small Enterprises	Medium Enterprises
	AB 1	MCLR+1.80%	MCLR+2.50%	MCLR+ 2.80%
	AB 2	MCLR+1.85%	MCLR+2.50%	MCLR+ 2.85%
	AB 3	MCLR+2.15%	MCLR+3.00%	MCLR+ 3.00 %
	AB 4	MCLR+2.65%	MCLR+3.00%	MCLR+ 3.75%
	AB 5	MCLR+3.30%	MCLR+4.00%	MCLR+4.40%
	AB 6	MCLR+4.45%	MCLR+5.65%	MCLR+6.25%
	AB 7	MCLR+4.45%	MCLR+5.65%	MCLR+6.25%

2. Food & Agro Processing Units and Rice Shelling:

SI No	Loan Limit	Rate of interest
1	Upto Rs.0.50 lacs	MCLR
2	Above Rs.0.50 lacs & upto Rs.2.00 lacs	MCLR + 1.30%
3	Above Rs.2.00 lacs & upto Rs.10.00 lacs	MCLR+ 2.30%
4	Above Rs.10.00 lacs	
	AB 1 to AB 3	MCLR+1.30%
	AB 4	MCLR + 2.75%
	AB 5	MCLR + 2.80%
	AB 6 to AB 7	MCLR + 6.00%

*For Micro & Small Enterprises, the interest rate will be as applicable to micro & small enterprises mentioned at "C" above under the band Rs 2 lacs to 10 lacs

3. Interest on Agricultural Advances:

S. No.	Loan Limit	Rate of interest
1	Upto Rs.0.50 lacs	MCLR
2	Above Rs.0.50 lacs & upto Rs.2.00 lacs	MCLR+1.30%
3	Above Rs.2.00 lacs & upto Rs.10.00 lacs	MCLR+2.3%
4	Above Rs.10 lacs (Linked to Risk Rating of the Borrowers)	
	AB 1 and AB 2	MCLR+ 2.30%
	AB 3	MCLR + 3.00 %
	AB 4	MCLR+4.25%
	AB 5	MCLR+ 4.30%
	AB 6 to AB 7	MCLR+6.00%
5	Direct Agriculture Lending to Individuals or Jointly with Family Members: Above Rs.10 lacs & upto Rs.1 Crore (Not linked to Credit Rating)	Not Applicable(As rating is mandatory in all accounts above 10 lacs)
6	All Bank Liquid scheme for Artiyas	MCLR+2.30%

S. No.	Loan Limit	Rate of interest
7	Allahabad Bank Potato Growers Credit Card Scheme Term Loan Working Capital Upto Rs. 3.00 lacs Working Capital above Rs. 3.00 lacs (If interest subvention is available, rate of interest on loans upto Rs.3 lacs would be 7%)	MCLR+1.30% MCLR+0.40% MCLR+0.60%
8	Construction of Godown under lease agreement with FCI/Central Govt/ State Govt agencies	MCLR +0.40%
9	Financing Sugarcane Growers under Management Agency agreement with Sugar Mills	MCLR +0.40%

4. Kisan Credit Card (KCC)

S. No.	Loan Limit	Rate of interest
1	Upto Rs 3.00 lacs	MCLR+0.40%
2	Above Rs.3.00 lacs & upto Rs.10.00 lacs	MCLR+2.30%
3	Above Rs.10 lacs (Linked to Risk Rating of the Borrowers)	
	AB 1 and AB 2	MCLR+ 2.30%
	AB 3	MCLR + 3.00%
	AB 4	MCLR+ 4.25%
	AB 5	MCLR+ 4.30%
	AB 6 to AB 7	MCLR+ 6.00%

5. Loans to Micro Finance Institutions (MFIs):

S. No.	Risk Grades	Advances upto Rs 50 Lacs	Advances above Rs 50 Lacs
1.	AB 1 or AAA	MCLR + 2.30%	MCLR + 2.30%
2.	AB 2 or AA	MCLR + 3.35 %	MCLR + 3.35 %
3.	AB 3 or A	MCLR + 4.75%	MCLR + 4.75%
4.	AB 4 or BBB	MCLR + 5.25%	MCLR + 5.25%

S. No.	Risk Grades	Advances upto Rs 50 Lacs	Advances above Rs 50 Lacs
5.	AB 5 or BB	MCLR + 6.00%	MCLR + 6.00%
6.	AB 6 or B	MCLR + 6.00%	MCLR + 6.00%
7.	AB 7 or C	MCLR + 6.00%	MCLR + 6.00%

6. Scheme for Financing to Cold Storage Units

Rating	Rate of interest
AB 1 to AB 3	MCLR+2.00%
AB 4 & AB 5	MCLR+3.25%
AB-6 & below	MCLR+4.50%

7. Interest Rate Structure/ Guidelines for General

Advances Upto Rs.10.00 lac:

S. No	Parameters	ROI
1	Upto and inclusive of Rs.2.00 lacs	MCLR + 4.30%
2	Over Rs. 2.00 lacs & up to Rs.10.00 lacs	MCLR + 6.25%

Advances Above Rs.10.00 lac for Working capital/ WCDL,/Term Loan/Open Term Loan/STCL (Excluding CRE) including NBFC-AFC:

Above Rs.10.00 lac to Rs.1.00 crore: (One Year MCLR)

S.no.	Risk Grades	Repayable up to 3 years	Repayable beyond 3 years
i.	AB 1	MCLR + 4.30%	MCLR + 4.55%
ii.	AB 2	MCLR + 4.60%	MCLR + 4.85%
iii.	AB 3	MCLR + 5.25%	MCLR +5.50%
iv.	AB 4	MCLR + 6.25%	MCLR + 6.50%
v.	AB 5	MCLR + 6.40%	MCLR + 6.65%
vi.	AB 6	MCLR + 6.80%	MCLR + 6.95%
vii.	AB 7	MCLR + 6.80%	MCLR + 6.95%

Above Rs.1.00 crore to Rs.10.00 crore: (One Year MCLR)

S.no.	Risk Grades	Repayable up to 3 years	Repayable beyond 3 years
i.	AB 1	MCLR + 4.30%	MCLR + 4.55%
ii.	AB 2	MCLR + 4.60%	MCLR + 4.85%
iii.	AB 3	MCLR + 5.15%	MCLR + 5.40%
iv.	AB 4	MCLR + 5.65%	MCLR + 5.90%
v.	AB 5	MCLR + 6.40%	MCLR + 6.65%
vi.	AB 6	MCLR + 6.80%	MCLR + 6.95%
vii.	AB 7	MCLR + 6.80%	MCLR + 6.95%

Advances above Rs.10.00 crore for Working capital/ WCDL,/Term Loan/Open Term Loan/STCL (Excluding CRE)

The interest rate/s for loans and advances Rs.10.00 crore & above are based on Internal Rating as well as External Rating and shall be as under:

a) For Loan repayable within 3 years

External Rating	AAA	AA	A	BBB	BB & B	C & D	Unrated
Internal Rating							
AB 1	MCLR+ 0.30%	MCLR+0.80%	MCLR+1.30%	MCLR+2.30%	MCLR+3.30%	MCLR+3.80%	MCLR+2.80%
AB 2	MCLR+0.85%	MCLR+1.35%	MCLR+2.35%	MCLR+2.85%	MCLR+3.85%	MCLR+4.35%	MCLR+3.35%
AB 3	MCLR+2.25%	MCLR+2.75%	MCLR+3.75%	MCLR+4.25%	MCLR+ 5.00%	MCLR+5.75%	MCLR+4.75%
AB 4	MCLR + 2.60%	MCLR + 3.35%	MCLR + 4.10%	MCLR + 4.85%	MCLR + 6.10%	MCLR + 6.10%	MCLR + 5.85%
AB 5	MCLR + 2.90%	MCLR + 3.65%	MCLR + 4.65%	MCLR + 5.15%	MCLR + 6.50%	MCLR + 6.50%	MCLR + 6.25%
AB 6	MCLR + 3.65%	MCLR + 4.15%	MCLR + 5.15%	MCLR + 5.65%	MCLR + 7.00%	MCLR + 7.00%	MCLR + 7.00%
AB 7	MCLR + 4.15%	MCLR + 4.65%	MCLR + 5.65%	MCLR + 5.90%	MCLR + 7.00%	MCLR + 7.00%	MCLR + 7.00%

b) For Loan repayable beyond 3 years

External Rating	AAA	AA	A	BBB	BB & B	C & D	Unrated
Internal Rating							
AB 1	MCLR+ 0.55%	MCLR + 1.05%	MCLR + 1.55%	MCLR + 2.55%	MCLR + 3.55%	MCLR + 4.05%	MCLR + 3.05%
AB 2	MCLR + 1.10%	MCLR + 1.60%	MCLR + 2.60%	MCLR + 3.10%	MCLR + 4.10%	MCLR + 4.60%	MCLR + 3.60%
AB 3	MCLR + 2.50%	MCLR + 3.00%	MCLR + 4.00%	MCLR + 4.50%	MCLR + 5.25%	MCLR + 6.00%	MCLR + 5.00%
AB 4	MCLR + 2.85%	MCLR + 3.60%	MCLR + 4.35%	MCLR + 5.10%	MCLR + 6.35%	MCLR + 6.35%	MCLR + 6.10%
AB 5	MCLR + 3.15%	MCLR + 3.90%	MCLR + 4.90%	MCLR + 5.40%	MCLR + 6.75%	MCLR + 6.75%	MCLR + 6.50%
AB 6	MCLR + 3.90%	MCLR + 4.40%	MCLR + 5.40%	MCLR + 5.90%	MCLR + 7.10%	MCLR + 7.10%	MCLR + 7.10%
AB 7	MCLR + 4.4%	MCLR + 4.90%	MCLR + 5.90%	MCLR + 6.15%	MCLR + 7.10%	MCLR + 7.10%	MCLR + 7.10%

8. Interest for Other Non Priority Advance: (MCLR means One Year MCLR)

S. No	Parameters	Rate of Interest	
1.	Commercial Real Estates above Rs. 10 Lacs	Rating	ROI
		AB 1 to AB-3	MCLR+4.00%
		AB 4	MCLR+5.25%
		AB 5 to AB 7	MCLR+6.00%
2.	Loan against shares to individual	MCLR+4.00%	
3.	Loan against Shares to Corporate Stock Brokers	AB 1 to AB 4	MCLR + 4.50%
4.	Term Loan for construction of Bank's Office/ Premises / Staff quarter	Upto 2 lac	MCLR + 4.50%
		Above 2 lac	MCLR + 5.00%
5.	Loans to Intermediary Agencies including Housing Intermediaries	Rating	ROI
		AB 1 to AB 3	MCLR+2.50%
		AB 4	MCLR+3.25%
		AB 5	MCLR+4.00%
		AB 6 & AB 7	MCLR+5.25%