

INTEREST RATE OF LOANS & ADVANCES EFFECTIVE FROM 01.10.2021

1. Effective rates linked to RLLR (Applicable to new floating rate loans to personal, retail & Micro/Small/Medium enterprises)

a) New Housing loan and new car loan

Sl no	Products	AAA	AA	A	BBB	BB	B	C	Unrated Accounts - (Exposure with Rs.2 lakhs and below limits)
1	Housing Loan								
	Income Based	7.85%	7.95%	8.00%	8.10%	8.15%	8.25%	8.50%	8.05%
	Surrogate	8.35%	8.45%	8.50%	8.60%	8.65%	8.75%	9.00%	8.55%
2	Car Loan								
	Income based	8.10%	8.20%	8.30%	8.35%	8.40%	8.45%	8.70%	8.25%
	Surrogate	8.60%	8.70%	8.80%	8.85%	8.90%	8.95%	9.20%	8.75%

b. Other new floating rate loans (with tenor 1 year and above)

Sl no	Products	AAA	AA	A	BBB	BB	B	C	Unrated	Unrated Accounts - (Exposure with Rs.2 lakhs and below limits)
1	Educational Loan with Subsidy (above 1 year)	10.50%	10.85%	11.30%	11.75%	12.00%	12.20%	12.60%	13.10%	11.30%
2	Educational Loan without Subsidy	11.85%	12.20%	12.65%	13.10%	13.35%	13.55%	13.95%	14.45%	12.65%
3	Dhanam Demat Loan	11.85%	12.20%	12.65%	13.10%	13.35%	13.55%	13.95%	14.45%	12.65%

Sl no	Products	AAA	AA	A	BBB	BB	B	C	Unrated	Unrated Accounts - (Exposure with Rs.2 lakhs and below limits)
4.1	Loan against property/ DRMOD/ DRMTL/ CRE / Construction Finance	10.60%	10.95%	11.40%	11.85%	12.10%	12.30%	12.70%	13.20%	11.40%
4.2	Loan against property under Surrogate	11.35%	11.70%	12.15%	12.60%	12.85%	13.05%	13.45%	13.95%	12.15%
5	Dhanam Lease Rent Discounting	10.35%	10.70%	11.15%	11.60%	11.85%	12.05%	12.45%	12.95%	11.15%
6	Commercial Real Estate- Residential Housing (CRE- RH)	10.35%	10.70%	11.15%	11.60%	11.85%	12.05%	12.45%	12.95%	11.15%
7	DKC loans (Dhanam Kisan Credit Card Plus SB Scheme) / Crop Loans/ Live Stock/ Plantation Loans/ Green Loan	10.00%	10.35%	10.80%	11.25%	11.50%	11.70%	12.10%	12.60%	10.80%
8	Dhanam Business Loan	10.50%	10.85%	11.30%	11.75%	12.00%	12.20%	12.60%	13.10%	11.30%
9	Working Capital Cash Credit/ Overdraft	10.25%	10.60%	11.05%	11.50%	11.75%	11.95%	12.35%	12.85%	11.05%
10	Working Capital (Packing Credit) -Exports -INR based	10.10%	10.45%	10.90%	11.35%	11.60%	11.80%	12.20%	12.70%	10.90%
11	Term Loans	10.35%	10.70%	11.15%	11.60%	11.85%	12.05%	12.45%	12.95%	11.15%
12	Short Term Loans	9.85%	10.20%	10.65%	11.10%	11.35%	11.55%	11.95%	12.45%	10.65%
13	Dhanam GST Loan	11.90%								

ALCO in its meeting held on 31.01.2020 decided to fix the interest rates for CGFSEL at Bank's RLLR +2% and interest rate for CGFSSD at RLLR +1.50%.

c. Other new floating rate loans(with tenor 1 year and above)-Externally rated accounts

Sl No	Products	AAA	AA	A	BBB
1	Loan against property/ DRMOD/ DRMTL/ CRE / Construction Finance	10.30%	10.40%	10.50%	11.10%
2	LAP under surrogate method	11.05%	11.15%	11.25%	11.85%
3	Dhanam Lease Rent Discounting	10.10%	10.20%	10.30%	10.90%
4	Commercial Real Estate- Residential Housing (CRE-RH)	10.10%	10.20%	10.30%	10.90%
5	Dhanam Business Loan	10.30%	10.40%	10.50%	11.10%
6	Working Capital Cash Credit/ Overdraft	10.10%	10.20%	10.30%	10.90%
7	Working Capital (Packing Credit) -Exports - INR based	9.90%	10.00%	10.10%	10.70%
8	Term Loans	10.20%	10.30%	10.40%	11.00%
9	Short Term Loans	9.70%	9.80%	9.90%	10.50%
10	Dhanam GST Loan	11.90%			

d. Loan /OD Against Third party Deposit

Loan /OD Against Third party Deposit #	10.15%
#Note: Final pricing for Loan/ OD against 3rd party deposit will be Deposit Rate + 2 or as above whichever is higher.	

2. Fixed rates

a. Unrated Products

Rating	1Month	Over 1 month to 3 months	Over 3 month to 6 months	Over 6 months to 1 year
Agri Gold loan	NA	9.70%	9.50%	9.30%
General Gold loan	10.00%	9.80%	9.70%	9.50%
OD Gold - Agri	NA	NA	9.85%	9.60%
OD Gold - General	NA	NA	10.05%	9.80%
Dhanam Savings loan	NA	15.80%	NA	NA
TOD - CASA	NA	16.40%	NA	NA
Cheque/DD/PO/Bill purchase/ discount/ negotiate for customers without sanctioned limits and Devolved LC/ invoked BG		16.40%		

b. Unrated Loan /OD Against Third party Deposit

Period of loan	Upto 1 month	Over 1 month to 3 months	Over 3 month to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years	Over 5years
Loan /OD Against Third party Deposit #	8.60%	9.50%	9.80%	10.00%	10.30%	11.10%	11.10%	11.10%

#Note: Final pricing for Loan/ OD against 3rd party deposit will be Deposit Rate + 2 or as above whichever is higher. MCLR of LAD to be fixed based on the Loan period

c. Unrated Dhanam Easy Loan

Rating	Upto 1 month	Over 1 month to 3 months	Over 3 month to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years	Over 5years
Dhanam Easy Loan (Loan against LIC/ NSC/ KVP/ Govt. securities/RBI relief bonds & other trustee securities as primary security)	7.80%	8.70%	9.00%	9.20%	9.50%	10.30%	10.40%	10.60%

d. Micro credit

Rating	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years	Over 5years
Micro Credit Loan	10.00%	10.30%	11.10%	11.20%	11.40%

e. Dhanam Savari- new Two wheeler loan

Rating	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years	Over 5years
Income method	12.50%	12.50%	12.50%	12.50%	12.50%
Surrogate Method	13.00%	13.00%	13.00%	13.00%	13.00%

f. Dhanam New car/MUV for commercial use

Rating	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years
AAA	10.05%	10.35%	11.15%	11.25%
AA	10.40%	10.70%	11.50%	11.60%
A	10.85%	11.15%	11.95%	12.05%
BBB	11.30%	11.60%	12.40%	12.50%
BB	11.55%	11.85%	12.65%	12.75%
B	11.75%	12.05%	12.85%	12.95%
C	12.15%	12.45%	13.25%	13.35%

Unrated	12.65%	12.95%	13.75%	13.85%
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g. Dhanam used car / Commercial vehicle loan

Rating	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years
AAA	11.50%	11.80%	12.60%	12.70%
AA	11.85%	12.15%	12.95%	13.05%
A	12.30%	12.60%	13.40%	13.50%
BBB	12.75%	13.05%	13.85%	13.95%
BB	13.00%	13.30%	14.10%	14.20%
B	13.20%	13.50%	14.30%	14.40%
C	13.60%	13.90%	14.70%	14.80%
Unrated	14.10%	14.40%	15.20%	15.30%

Floating Rate is offered on over 5 year loans

h. Dhanam personal loan

Rating	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years
AAA	11.90%	12.20%	13.00%	13.10%
AA	12.25%	12.55%	13.35%	13.45%
A	12.70%	13.00%	13.80%	13.90%
BBB	13.15%	13.45%	14.25%	14.35%
BB	13.40%	13.70%	14.50%	14.60%
B	13.60%	13.90%	14.70%	14.80%
C	14.00%	14.30%	15.10%	15.20%
Unrated	14.50%	14.80%	15.60%	15.70%

Floating Rate is offered on over 5 year loans.

i. Bill discounting under LC

Rating	Over 1 month to 3 months	Over 3 month to 6 months	Over 6 months to 1 year
BD under LC	9.80%	10.10%	10.30%

j. Dhanam PRS Loan : 8.50% p.a.

3. Effective rates linked to MCLR

a. Floating rate loans

Sl No	Products	AAA	AA	A	BBB	BB	B	C	Unrated	Unrated Accounts - (Exposure with Rs.2 lakhs and below limits)
1	Dhanam Demat Loan	11.90%	12.25%	12.70%	13.15%	13.40%	13.60%	14.00%	14.50%	12.70%
2	Loan against property/ DRMOD/ DRMTL/ CRE / Construction Finance	10.65%	11.00%	11.45%	11.90%	12.15%	12.35%	12.75%	13.25%	11.45%
3	Dhanam Lease Rent Discounting	10.40%	10.75%	11.20%	11.65%	11.90%	12.10%	12.50%	13.00%	11.20%
4	Commercial Real Estate- Residential Housing (CRE-RH)	10.40%	10.75%	11.20%	11.65%	11.90%	12.10%	12.50%	13.00%	11.20%
5	Dhanam Business Loan/ Dealer Funding- Inventory Finance	10.55%	10.90%	11.35%	11.80%	12.05%	12.25%	12.65%	13.15%	11.35%
6	Working Capital Cash Credit/	10.30%	10.65%	11.10%	11.55%	11.80%	12.00%	12.40%	12.90%	11.10%

Sl No	Products	AAA	AA	A	BBB	BB	B	C	Unrated	Unrated Accounts - (Exposure with Rs.2 lakhs and below limits)
	Overdraft									
7	Working Capital (Packing Credit) - Exports - INR based	10.15%	10.50%	10.95%	11.40%	11.65%	11.90%	12.25%	12.75%	10.95%
8	Term Loans	10.40%	10.75%	11.20%	11.65%	11.90%	12.10%	12.50%	13.00%	11.20%
9	Short Term Loans	9.90%	10.25%	10.70%	11.15%	11.40%	11.60%	12.00%	12.50%	10.70%
10	Dhanam GST Loan	11.90%					-		-	

b. Floating rate loans - Externally Rated Accounts

Sl No	Products	AAA	AA	A	BBB
1	Dhanam Demat Loan	11.70%	11.80%	11.90%	12.50%
2	Loan against property/ DRMOD/ DRMTL/ CRE / Construction Finance	10.40%	10.50%	10.60%	11.20%
3	Dhanam Lease Rent Discounting	10.10%	10.20%	10.30%	10.90%
4	Commercial Real Estate- Residential Housing (CRE-RH)	10.10%	10.20%	10.30%	10.90%
5	DKC loans (Dhanam Kisan Credit Card Plus SB Scheme) / Crop Loans/ Live Stock/ Plantation Loans/ Green Loan	9.90%	10.00%	10.10%	10.70%
6	Dhanam Business Loan/ Dealer Funding-Inventory Finance	10.40%	10.50%	10.60%	11.20%
7	Working Capital Cash Credit/ Overdraft	10.10%	10.20%	10.30%	10.90%

SI No	Products	AAA	AA	A	BBB
8	Working Capital (Packing Credit) - Exports -INR based	10.00%	10.10%	10.20%	10.80%
9	Term Loans	10.20%	10.30%	10.40%	11.00%
10	Short Term Loans	9.70%	9.80%	9.90%	10.50%
11	Dhanam GST Loan	11.90%			

c. Unrated Loan /OD Against Third party Deposit

Period of loan	Upto 1 month	Over 1 month to 3 months	Over 3 month to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years	Over 5years
Loan /OD Against Third party Deposit #	8.80%	9.70%	10.00%	10.20%	10.50%	11.30%	11.40%	11.60%
#Note: Final pricing for Loan/ OD against 3 rd party deposit will be Deposit Rate + 2 or as above whichever is higher. MCLR of LAD to be fixed based on the Loan period.								

4. Effective rates linked to LIBOR

The interest rates for foreign currency lending are as follows:

Internal Rating	AAA	AA	A	BBB	BB, B &C	Unrated
Interest Rate	6 month LIBOR + 200 bps	6 month LIBOR + 250 bps	6 month LIBOR + 250 bps	6 month LIBOR + 300 bps	6 month LIBOR + 350 bps	6 month LIBOR + 350 bps