

**CORPORATE OFFICE: THRISSUR  
CREDIT SANCTION DEPARTMENT**

**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	<b>Housing Loan</b>								
	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	<b>Car Loan</b>								
	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 (DhanamKisan 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%			

**2.Fixed rates**

**a. UNRATED PRODUCTS**

Rating	Over 1 month to 3 months	Over 3 month to 6 months	Over 6 months to 1 year
Gold loan - General*	Na	10.15%	
Gold loan - Agri*	Na	9.60%	
Od gold - General*		10.25%	
Od gold - Agri*		10.00%	
Dhanam savings loan	15.80%	NA	NA
TOD - CASA	16.40%	NA	NA
Cheque/DD/PO/Bill purchase/ discount/ negotiate for customers without sanctioned limits and Devolved LC/ invoked BG	16.40%		

**\*Special Rates for gold loan with effect from 01.08.2020**

Product	Interest rate
Agri Gold	9.60%
General Gold	9.70%
OD- Agri Gold	10%
OD-Non Agri Gold	10.25%

**b. UNRATED Loan /OD Against Third party Deposit**

<b>Period of loan</b>	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 #	9.30%	9.70%	10.10%	10.20%	10.20%	11.10%	11.10%	11.10%
<b>#Note:</b> Final pricing for Loan/ OD against 3 <sup>rd</sup> 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**

<b>Rating</b>	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)	8.50%	8.90%	9.30%	9.40%	9.40%	10.30%	10.40%	10.60%

**d. MICRO CREDIT**

<b>Rating</b>	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*	10.20%	10.20%	11.10%	11.20%	11.40%

\*ALCO in its meeting dated 30.06.2020 has decided to continue with the concessional rate of interest of 10.50%(fixed) for fresh micro credit direct loans upto 31.12.2020.

**e. DHANAM SAVARI- NEW TWO WHEELER LOAN**

<b>Rating</b>	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
DhanamSavari- two wheeler loan 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**

<b>Rating</b>	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	10.15%	10.15%	11.05%	11.15%
AA	10.45%	10.45%	11.35%	11.45%

<b>Rating</b>	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years
<b>A</b>	10.85%	10.85%	11.75%	11.85%
<b>BBB</b>	11.35%	11.35%	12.25%	12.35%
<b>BB</b>	11.75%	11.75%	12.65%	12.75%
<b>B</b>	11.95%	11.95%	12.85%	12.95%
<b>C</b>	12.35%	12.35%	13.25%	13.35%
<b>Unrated</b>	12.85%	12.85%	13.75%	13.85%

**g. DHANAM USED CAR / COMML VEHICLE LOAN**

<b>Rating</b>	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years
<b>AAA</b>	11.60%	11.60%	12.50%	12.60%
<b>AA</b>	11.90%	11.90%	12.80%	12.90%
<b>A</b>	12.30%	12.30%	13.20%	13.30%
<b>BBB</b>	12.80%	12.80%	13.70%	13.80%
<b>BB</b>	13.20%	13.20%	14.10%	14.20%
<b>B</b>	13.40%	13.40%	14.30%	14.40%
<b>C</b>	13.80%	13.80%	14.70%	14.80%
<b>Unrated</b>	14.30%	14.30%	15.20%	15.30%

**Floating Rate is offered on over 5 year loans**

**h. DHANAM PERSONAL LOAN**

<b>Rating</b>	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 year to 3 years	Over 3 year to 5 years
<b>AAA</b>	12.00%	12.00%	12.90%	13.00%
<b>AA</b>	12.30%	12.30%	13.20%	13.30%
<b>A</b>	12.70%	12.70%	13.60%	13.70%
<b>BBB</b>	13.20%	13.20%	14.10%	14.20%
<b>BB</b>	13.60%	13.60%	14.50%	14.60%
<b>B</b>	13.80%	13.80%	14.70%	14.80%
<b>C</b>	14.20%	14.20%	15.10%	15.20%
<b>Unrated</b>	14.70%	14.70%	15.60%	15.70%

**Floating Rate is offered on over 5 year loans**

### 3.Effective rates linked to MCLR

#### a. Floating rate loans

SI No	Products	AAA	AA	A	BBB	BB	B	C	Unrated	Unrated Accounts - (Exposure with Rs.2 lakhs and below limits)
1	DhanamDemat Loan	12.10%	12.45%	12.90%	13.35%	13.60%	13.80%	14.20%	14.70%	12.90%
2	Loan against property/ DRMOD/ DRMTL/ CRE / Construction Finance	10.85%	11.20%	11.65%	12.10%	12.35%	12.55%	12.95%	13.45%	11.65%
3	Dhanam Lease Rent Discounting	10.60%	10.95%	11.40%	11.85%	12.10%	12.30%	12.70%	13.20%	11.40%
4	Commercial Real Estate- Residential Housing (CRE- RH)	10.60%	10.95%	11.40%	11.85%	12.10%	12.30%	12.70%	13.20%	11.40%
5	Dhanam Business Loan/ Dealer Funding-Inventory Finance	10.75%	11.10%	11.55%	12.00%	12.25%	12.45%	12.85%	13.35%	11.55%
6	Working Capital Cash Credit/ Overdraft	10.50%	10.85%	11.30%	11.75%	12.00%	12.20%	12.60%	13.10%	11.30%
7	Working Capital (Packing Credit) - Exports -INR based	10.35%	10.70%	11.15%	11.60%	11.85%	12.10%	12.45%	12.95%	11.15%
8	Term Loans	10.60%	10.95%	11.40%	11.85%	12.10%	12.30%	12.70%	13.20%	11.40%
9	Short Term Loans	10.10%	10.45%	10.90%	11.35%	11.60%	11.80%	12.20%	12.70%	10.90%
10	Dhanam GST Loan	11.90%					-		-	

#### b. Floating rate loans - Externally Rated Accounts

SI No	Products	AAA	AA	A	BBB
1	DhanamDemat Loan	11.90%	12.00%	12.10%	12.70%
2	Loan against property/ DRMOD/ DRMTL/ CRE / Construction Finance	10.60%	10.70%	10.80%	11.40%
3	Dhanam Lease Rent Discounting	10.30%	10.40%	10.50%	11.10%

<b>Sl No</b>	<b>Products</b>	<b>AAA</b>	<b>AA</b>	<b>A</b>	<b>BBB</b>
4	Commercial Real Estate- Residential Housing (CRE-RH)	10.30%	10.40%	10.50%	11.10%
5	DKC loans (DhanamKisan Credit Card Plus SB Scheme) / Crop Loans/ Live Stock/ Plantation Loans/ Green Loan	10.10%	10.20%	10.30%	10.90%
6	Dhanam Business Loan/ Dealer Funding-Inventory Finance	10.60%	10.70%	10.80%	11.40%
7	Working Capital Cash Credit/ Overdraft	10.30%	10.40%	10.50%	11.10%
8	Working Capital (Packing Credit) - Exports -INR based	10.20%	10.30%	10.40%	11.00%
9	Term Loans	10.40%	10.50%	10.60%	11.20%
10	Short Term Loans	9.90%	10.00%	10.10%	10.70%
11	Dhanam GST Loan	11.90%			