

INTEREST RATE OF LOANS & ADVANCES EFFECTIVE FROM 01.09.2021

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%	10.40%	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%	9.60%	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%	10.40%	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%	10.45%	11.15%	11.25%
AA	10.40%	10.80%	11.50%	11.60%
A	10.85%	11.25%	11.95%	12.05%
BBB	11.30%	11.70%	12.40%	12.50%
BB	11.55%	11.95%	12.65%	12.75%
B	11.75%	12.15%	12.85%	12.95%
C	12.15%	12.55%	13.25%	13.35%
Unrated	12.65%	13.05%	13.75%	13.85%

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%	11.90%	12.60%	12.70%
AA	11.85%	12.25%	12.95%	13.05%
A	12.30%	12.70%	13.40%	13.50%
BBB	12.75%	13.15%	13.85%	13.95%
BB	13.00%	13.40%	14.10%	14.20%
B	13.20%	13.60%	14.30%	14.40%
C	13.60%	14.00%	14.70%	14.80%
Unrated	14.10%	14.50%	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%	12.30%	13.00%	13.10%
AA	12.25%	12.65%	13.35%	13.45%
A	12.70%	13.10%	13.80%	13.90%
BBB	13.15%	13.55%	14.25%	14.35%
BB	13.40%	13.80%	14.50%	14.60%
B	13.60%	14.00%	14.70%	14.80%
C	14.00%	14.40%	15.10%	15.20%
Unrated	14.50%	14.90%	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%	10.60%	11.30%	11.40%	11.60%

#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.