



**ANNEXURE "VIII"**

**RATE OF INTEREST ON LOANS AND ADVANCES (CARD RATES)**

Sr. No.	CATEGORY	Scheme Code	ROI % @ w.e.f. 01.12.2024			
<b>BUSINESS LOANS</b>						
14	Business Loans	3351	13.90			
15	Bharat Vanita Udyami	Term Loan	3355			
		Cash Credit limit	1311			
16	Bharat MSME	Term Loan (Existing)	3356			
		Cash Credit (Existing)	1312			
		For Fresh Loans Sanctioned under Bharat MSME Scheme w.e.f 01.12.2024 valid till 31.03.2025				
		Scheme	CMR/CIBIL Score	Credit Rating (Internal)		
17	Bharat Udyam [Valid upto 30.06.2025]	Term Loan Cash Credit	CMR Score - 1 to 3 OR CIBIL Score 700 and Above	AA+ and above	9.50	
			CMR Score - 4 to 5 OR CIBIL Score 650 and below 700	AA and above	9.75	
		# For others Rate of Interest as per existing credit rating & pricing norms shall apply				
18	Bharat Aahaar Loan	Scheme	Scheme Code	CMR/CIBIL Score	Credit Rating (Internal)	
		Term Loan	3368	CMR Score - 3 and Below OR CIBIL Score 700 and Above	AA+ and above	8.90
		Cash Credit limit	1316	CMR Score - 4 to 5 OR CIBIL Score 650 and below 700	AA and above	9.10
19	Bharat Laghu Udyog	Term Loan	3357	1313	12.90	
		Cash Credit	3366	1315	10.75	
20	Cash Credit Limit		1310	1310	13.90	
	Ad- Hoc Cash credit Limit (w.e.f. 16.12.2024)				ROI +3%	
21	Vyapar Overdraft Limit		1490		13.90	
22	Vyapar Overdraft Plus (VOD+)		1491		12.50	
23	Vyapar Overdraft Plus (VOD+) - CIBIL Score above 750		1491		12.00	
24	Dhanvarsha Overdraft Limit		1330		13.90	
25	BCB Dropline Overdraft Limit		1331		12.00	
26	Asset Backed Loan		3354		13.90	
27	Business Plus		3358		13.90	
28	Mortgage Loan		3250		13.90	
29	Bharat Samridhhi		3367		9.90	
30	Loan to Doctors and Nursing Home / Hospitals		3371		13.90	



31	BCB Medi- Overdraft (Secured Overdraft Limit)	1340	13.90
32	Loan to Self Employed – Professionals	3372	13.50
33	Rent – A – Loan	3338	13.90
34	Loans to Commercial Real Estate Sector	3352	16.50
	Cash Credit to Commercial Real Estate Sector	1320	16.50
35	Loans to Landlord	3339	11.00
36	Loan / OD against Shares / Debentures		14.75
37	Purchase and Discounting of Cheque / Bills / Unsecured Multani Hundies / Demand draft (Other than sanctioned limit)		18.00
38	Discounting of LC (Inland)	Borrower Non Borrower	8.50
39	Excess Drawals		21.00
40	Clean Overdraft Limits /Temporary Overdraft (TOD) / Clearing House Balance / Return of Inward Clearing Cheques for want of Funds / Drawals against Cheques sent for collection		21.00
41	PRE-SHIPMENT & POST SHIPMENT FINANCE IN INR		9.25
42	PRE-SHIPMENT (PCFC) & POST SHIPMENT (PSFC)		Six Months ARR + 300 bps
43	FOREIGN CURRENCY TERM LOAN – FCTL		ARR (6 month) + 425 bps
44	Invocation of Bank Guarantee w.e.f. 01.04.2024		15.90
45	Devolvement of Letter of Credit w.e.f. 01.04.2024		15.90

- Existing BPLR @ 13.50%