



ANNEXURE "VIII"

RATE OF INTEREST ON LOANS AND ADVANCES (CARD RATES)

Sr. No.	CATEGORY			Scheme Code		ROI % @ w.e.f. 01.12.2024		
BUSINESS LOANS								
14	Business Loans			3351		13.90		
15	Bharat Vanita Udyami	Term Loan		3355		12.50		
		Cash Credit limit		1311				
16	Bharat MSME	Term Loan (Existing)		3356		12.75		
		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)			
		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						
		17	Bharat Udyam [Valid upto 30.06.2025]					
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		
18	Bharat Aahaar Loan	Term Loan		3357		12.90		
		Cash Credit		1313				
19	Bharat Laghu Udyog	Term Loan		3366		10.75		
		Cash Credit		1315				
20	Cash Credit Limit			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 Samriddhi			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	Devovement of Letter of Credit w.e.f. 01.04.2024		15.90

- Existing BPLR @ 13.50%