

(केवल स्टेट बैंक स्टाफ में आन्तरिक वितरण हेतु)

ॐ सरस्वती माँ नमः

(For Internal Circulation Only)

Millennium Plus Edition



गागर में सागर

Gagar Mein Sagar

Updated as on :

COMPENDIUM
ON

16.06.2009

AVOIDING INCOME LEAKAGE & LATEST DATA ON BANKING SCHEMES

(ALL AT A GLANCE)

Compiled by :

SHIV KUMAR GUPTA

**B. Tech (Dairying); AMIBM (India); CAIB; C.R.B.,(IIB); C.B.O.H (I.I.B); D.B.M (I.I.B);
Certificate in Computer Appreciation & Programming**

Dy. General Manager (ITSS)

GITC,CBD BELAPUR, NAVI MUMBAI.

CARE: KEEPING IN VIEW THE POPULARITY OF THE BOOK AMONG THE USERS, SOME PEOPLE HAVE COPIED SOME OF THE CHARTS FROM THE BOOK AND REPRODUCING THEM BY REORGANISING IN DIFFERENT /SAME NAME. PLEASE VERIFY THE AUTHENTICITY BEFORE USING THEM.

CARE : PLEASE READ CAUTIONS BEFORE
APPYLING INTEREST RATES

E-mail- gagarmeinsagar@hotmail.com

E-mail- shivkumar.gupta@sbi.co.in

E-mail- gagarmeinsagar@yahoo.co.in

E-mail- gagarmeinsagar@sify.com






The Staff Members with SBI e-mail-ID can obtain regularly Updated Gagar Mein Sagar in electronic form by becoming member of the group.

It is absolutely free. Mail at shivkagagarmeinsagar-subscribe@yahoogroups.com

[NOT A PRICED/OFFICIAL PUBLICATION OF SBI -FOR FREE CIRCULATION - For Printing -Use legal Size (Full Scale) Paper Only]

(A COMPLIMENTARY COMPILATION WITH A VIEW TO HELPING FELLOW COLLEAGUES SINCE 1991)

Caution : Please avoid using old booklets, it may lead to wrong results, always use the updated version only.

GAGAR MEIN SAGAR		SOME IMPORTANT DATA ON INDIAN AGRICULTURE & LAW OF LIMITATION				CURRENT AS ON 16-06-2009																	
Total Area	328.7 Million Ha (31,65,596 Sq. Km.)	LIMITATION PERIOD OF VARIOUS AGRICULTURAL DOCUMENTS																					
Area Available for Cultivation	165.7 Million Ha (50.4% of Total Area)	S.No.	Name of the Document	Period to run From	Limitation Period																		
Net Sown Area	141.4 Million Ha (85.83% of the Area)	1	DP Note, Agreements (AB1); Revival Letters (AB4); Balance Confirmation Acknowledgement of Debt	Date of Execution	03 Years																		
Net Irrigated Area	48.0 Million Ha (30% of Cultivable Area)	2	Term Loan	Instalment Due Date	03 Years																		
Rural Population	74.3% of the Total Population	3	Personal Liability of the Mortgagor (AB3)	Date of Default	03 Years																		
Contribution of Agriculture (Work Force)	66.00%	4	Mortgage Deed (AB3) Charge on Land / other immovable property suit	When Money sued for Mortgagor (AB3) become due	12 Years																		
Contribution of Agriculture to GDP(2006-2007)	18.50%	5	Decree awarded by Court of Law.	Date of Decree become enforceable	12 Years																		
Contribution of Agriculture to Exports(2005-2006)	10.20%	<div style="text-align: center;"> <p>Revolutions</p> <p>1. Green Revolution Food Grain Production </p> <p>2. White Revolution Dairy / Milk Production </p> <p>3. Blue Revolution Fisheries Production </p> <p>4. Brown Revolution Coffee Production </p> <p>5. Black Revolution Rubber Production </p> </div>																					
No. of Meteorological Zones in India	35																						
No. 1 Agr. Commodity contributing maximum to AGR GDP-	Dairy - (17%) OF AGR GDP	<p>State Bank in Priority Sector - 31-03-2009</p> <table border="1"> <tr> <td>1. Bench Mark for Agr. Advances</td> <td>18.00%</td> <td>Achievement upto March, 2009</td> <td>18.46%</td> </tr> <tr> <td>2. Bench Mark for P.S Advances</td> <td>40.00%</td> <td>Achievement upto March, 2008</td> <td>43.53%</td> </tr> <tr> <td>3. Capital Adequacy ratio (March, 2009)</td> <td>14.25%</td> <td>Net NPA as on 31st March, 2009</td> <td>1.76%</td> </tr> <tr> <td>4. No. of Total (Domestic) Branches</td> <td>11448</td> <td colspan="2"></td> </tr> </table>						1. Bench Mark for Agr. Advances	18.00%	Achievement upto March, 2009	18.46%	2. Bench Mark for P.S Advances	40.00%	Achievement upto March, 2008	43.53%	3. Capital Adequacy ratio (March, 2009)	14.25%	Net NPA as on 31st March, 2009	1.76%	4. No. of Total (Domestic) Branches	11448		
1. Bench Mark for Agr. Advances	18.00%	Achievement upto March, 2009	18.46%																				
2. Bench Mark for P.S Advances	40.00%	Achievement upto March, 2008	43.53%																				
3. Capital Adequacy ratio (March, 2009)	14.25%	Net NPA as on 31st March, 2009	1.76%																				
4. No. of Total (Domestic) Branches	11448																						
		4																					
		Compiled by : SHIV KUMAR GUPTA, DGM (ITSS),GITC,CBD BELAPUR																					

S.No	Head of Advance (Public)		DEPOSITS other than NRE (DEMAND DEPOSITS) w.e.f 1.4.2004																					
1	Loan against Gold Ornaments	upto Rs.1 lac-12.25%, > Rs.1 lac-12.75%																						
2	Car Loan -Used Cars	3yrs-15.25%,3-7yrs-15. NO Fixed w.e.f 15-02-06																						
3	Clean O.D	4.00% + SBAR = 16.25%	S.B	PUBLIC	STAFF	DECEASED																		
4	Rent Plus Scheme (in metro upto Rs.7.5 cr.)	1.0% + SBAR=13.25%; >7.5 cr-13.5%	C.A	3.50%	4.50%	3.50%																		
5	Loans against NSCs,KVPs,RBI relief bonds 6.75% UTI bonds, Surrender value of SBI Life,LIC,SBI Magnum	upto 3 Yrs DL/OD SBAR+0.25 = 12.50% > 3 Yr - 6 Yrs DL/TL SBAR+0.25 = 12.50%																						
6	Loans against mortgage of Immoveable Property upto 1 cr.	Floating-SBAR+1.00% = Floating > 1 Cr-13.5%																						
7	Express Credit -OD : 1.25%+ SBAR=13.50% (with salary a/c)	DL WITH C.F-13.0%																						
8	Loan to Pensioner	SBAR + 0.50=12.75%	Period	PUBLIC	Staff	Deceased	Senior Citizens +																	
9	Loan against TDR/STDR/RD/LTDR ,NRE deposits etc.(self)	Dep. rate + 1% irrespective of amount.				★	Public SBI Pensioners																	
10	Coop. Bank/Sch.Comm. Bank/NFC/Trusts/Instt (w.e.f. 28.03.2006)	1.5%ovr rate pd on TDR	15 - 45 days	3.00%	4.00%	3.00%	3.00% 4.00%																	
11	Personal Loan(Saral) - SBAR + 4.25%= 16.50% & Festival Loan Scheme - SBAR + 2.50% = 14.75%		46 - 90 days	4.00%	5.00%	4.00%	4.00% 5.00%																	
	STAFF ADVANCES W.E.F 01.01.2009		91-180 days	5.25%	6.25%	5.25%	5.25% 6.25%																	
12	Against Gold ornaments, Surrender value of LIC Policies/, SBI Life	60 M public STDR RATE+1%	181 days to < 1 yr	6.25%	7.25%	6.25%	6.25% 7.25%																	
13	Against Kisan Vikas Patra	SBAR - 1.5%=10.75%	1 yr to < 2 Yrs	7.00%	8.00%	7.00%	7.50% 8.50%																	
14	Govt. Securities, NSCs, 6.75% tax free US 64 bonds, RBI Relief Bonds - Upto 3 yrs.	SBAR - 2.25% = 10.0%	2 Yrs to < 1000 Days	7.25%	8.25%	7.25%	7.75% 8.75%																	
15	Govt. Sec., NSCs, 6.75% tax free US 64 bonds, RBI Relief Bonds > 3 yrs.& upto 6 yrs	SBAR - 2.00% = 10.25%	1000 Days	7.50%	8.50%	7.50%	8.00% 9.00%																	
16	Car Loan - Cl.Staff - Upto Rs. 4.50 lac ; Sup. Staff - Upto Rs.7.00 Lac	7.00% (Simple Intt.)	1001 Days to < 3 Yrs	7.25%	8.25%	7.25%	7.75% 8.75%																	
17	Scooter M/Cycle - Upto Rs. 60,000/- (for Cl. & Sub-staff), 90% for Sup.Staff	7.00% (Simple Intt.)	3 Yrs to < 5 Yrs	7.25%	8.25%	7.25%	7.75% 8.75%																	
18	Against Shares/Debentures	SBAR - 0.25%=12.0%	5 Yrs to 8 Yrs	7.75%	8.75%	7.75%	8.25% 9.25%																	
19	SBI Student Loan (Staff)	SBAR-2.00%=10.25%	7-14 days deposits are accepted only for Rs.1 crore & above (To be obtained from SMEBU).																					
20	Computer Loan - Max. Rs.40,000/- (DL-Repayable in 26-60 EMI)	5.00% (simple intt.)	+Min Rs. 10,000/- in multiple of 1000; Min 60 years of age 8-10 yrs-8% Sr. citiz-8.5%																					
21	Housing Loan - Sub-Staff Max. Rs.8.00 lac, Clerical Staff Max.Rs.12.00 lac Supervising Staff - Max. Rs. 20 lac	6.00% (simple intt.)	Premature penalty : 1.00% below the rate applicable for the period of deposit remained with bank w.e.f 01.12.2008. No premature penalty for SBI Staff and SBI Pensioners																					
22	Per.Loan Max. linked with service >10yrs & above) Sub 2.40L; Cl. staff 4.00L Sup. Staff (Scale I to V) - Rs.7.00L (mnthly compounding for OD, Simple for DL comp)	8.00%	There shall be no premium in rate of interest for single domestic term deposit of 'Rs. 15 lakhs but less than Rs. 1 Cr' of any maturity																					
23	Commercial Housing Loans - upto Rs.30L - SBAR-4.75%=7.5%; Above Rs.30L -SBAR-4.25%- 8.0%		NRE RUPEE DEPOSITS (01.06.2009)																					
24	Commercial Car Loans to Staff - Ut-3y-6.75%,>3yrs-7yrs-7.25%,>7yrs-7.75%.fixed-0.5%more		NRE-SB w.e.f. 18.11.2005		3.50%	Please refer Circulars/SBI TIMES as rates are revised at monthly interval																		
25	<table border="1"> <tr> <th rowspan="2">Limit (Public) Tenure</th> <th colspan="2">Housing (Existing loans) w.e.f 01.01.2009*</th> <th rowspan="2">01.01.2009 SBI Student Loan / SBI Edu.Loan(New A/cs)</th> </tr> <tr> <th>Floating-upto Rs.30L upto 75L</th> <th>Fixed (PUB)</th> </tr> <tr> <td>i) Upto 5 Yrs</td> <td>SBAR - 2.25%, P.E. SBAR-2=10.25%</td> <td>11.25% upto Rs.30 lacs,</td> <td>Upto Rs.4.0L- 0.5% below SBAR=11.75%; Above Rs.4.0L & upto Rs.7.5L- 1.0%+SBAR =13.25%, Above Rs.7.5L- SBAR=12.25%; SBI Scholar- 1.5% below SBAR =</td> </tr> <tr> <td>ii) > 5 Yrs - 15 Yrs</td> <td>SBAR - 2.00%. P.E. SBAR-1.75=10.5</td> <td>Upto 10 y</td> <td></td> </tr> <tr> <td>iii) > 15Yrs - 25 Yrs</td> <td>SBAR - 1.75%, P.E. SBAR-1.5=10.75</td> <td>12.25% >30</td> <td></td> </tr> </table>	Limit (Public) Tenure	Housing (Existing loans) w.e.f 01.01.2009*		01.01.2009 SBI Student Loan / SBI Edu.Loan(New A/cs)			Floating-upto Rs.30L upto 75L	Fixed (PUB)	i) Upto 5 Yrs	SBAR - 2.25%, P.E. SBAR-2=10.25%	11.25% upto Rs.30 lacs,	Upto Rs.4.0L- 0.5% below SBAR=11.75%; Above Rs.4.0L & upto Rs.7.5L- 1.0%+SBAR =13.25%, Above Rs.7.5L- SBAR=12.25%; SBI Scholar- 1.5% below SBAR =	ii) > 5 Yrs - 15 Yrs	SBAR - 2.00%. P.E. SBAR-1.75=10.5	Upto 10 y		iii) > 15Yrs - 25 Yrs	SBAR - 1.75%, P.E. SBAR-1.5=10.75	12.25% >30		A	1 Yr to less than 2 Yrs	3.35%
Limit (Public) Tenure			Housing (Existing loans) w.e.f 01.01.2009*					01.01.2009 SBI Student Loan / SBI Edu.Loan(New A/cs)																
		Floating-upto Rs.30L upto 75L	Fixed (PUB)																					
i) Upto 5 Yrs		SBAR - 2.25%, P.E. SBAR-2=10.25%	11.25% upto Rs.30 lacs,	Upto Rs.4.0L- 0.5% below SBAR=11.75%; Above Rs.4.0L & upto Rs.7.5L- 1.0%+SBAR =13.25%, Above Rs.7.5L- SBAR=12.25%; SBI Scholar- 1.5% below SBAR =																				
ii) > 5 Yrs - 15 Yrs		SBAR - 2.00%. P.E. SBAR-1.75=10.5	Upto 10 y																					
iii) > 15Yrs - 25 Yrs	SBAR - 1.75%, P.E. SBAR-1.5=10.75	12.25% >30																						
	B	2 Yrs to less than 3 Yrs	3.13%																					
	C	3 Yrs to less than 4 Yrs	3.74%																					
	D	4 Yrs to less than 5 Yrs	3.74%																					
	E	Upto 5 Years	3.74%																					
	Some other Loan schemes available to Public																							
	Equity Plus Scheme		SBAR + 2.25%=14.50%		Others 15.00%																			
	Loan for IPO Subscription (Express Credit)		SBAR + 2.25%=14.50%																					
	Loans to employee to subscribe to ESOPs		SBAR + 2.25%=14.50%																					
	*Home Loan also include NRI. Housing Loan for Gram Niwas 0.10% less; 25 bps concession for Corp. Salary package-HL, Car & 2-wheeler loan Risk based Discount/premium - refer to the Circular - Maximum concession 0.25% Caution + Existing loan linked with OLD SBAR/PLR as per documentation i.e., minimum clause will apply(before 1.4.2009) Note : Rural housing scheme 0.5% less than normal rate (Only floating) (Bulk Financing Concession - 0.25% - 0.50%) In new car loans (w.e.f.01.01.09) Rates - floating Rs.7.5 Lacs & above loans upto 3yrs-0.75% below SBAR=11.50%, For BELOW Rs 7.5 lacs - upto 3 yrs - 0.50% below SBAR - 11.75%; > 3yrs-5 yrs (Any amount) - 0.50% below SBAR - 11.75%; >5yrs-7yrs (Any amount)0.25% below SBAR - 12.00%. Car loan (OD)new cars-0.5%more than normal rates. P.E.R. - Present Effective Rate Compiled by : SHIV KUMAR GUPTA, DGM (ITSS),GITC,CBD BELAPUR																							
		-3-	SBI FLEXI HOUSING LOAN can be chosen from 3 options of fixed and floating rate combinations. In 'P' segment advances fixed Intt. Rates can be offered from July,2000 to new loans only. ★ If the death is before maturity, SB Intt. If death is after maturity date normal rates. Caution: New rates applicable to new accounts only. Reduced spread not to old accounts.																					

WITHOUT CRA

WITH CRA w.e.f 01.1.2009 Monthly Comp./AGR - due date

S.No	WITHOUT CRA		AGR (Due Date Comp.)		SSI (Monthly comp.)			SBF (Monthly comp.)			C&I AND COMMERCIAL A/Cs in SSI/SBF/AGR. Above Rs. 25 lacs : Risk Rated (01.01.2009)							
	WITHOUT CRA	ACC SBAR	ATL		WC SBAR	TL		WC	TL		Working Capital				Term Loan			
			SBAR*+	SBAR		SBAR	SBAR		SBAR*+	SBAR	SBAR *	C&I	SSI	AGR	SBAR	C&I	SSI	AGR
1	> Rs. 2 lac to 3 lac	11.25	13.75	12.75	12.00	12.75	12.75	12.25	12.75	12.75	SBAR *	C&I	SSI	AGR	SBAR	C&I	SSI	AGR
2	> Rs. 3 lac to 5 lac	12.25	14.25	12.75	12.00	12.75	12.75	12.25	12.75	12.75	SB1-2	13.0	12.50	12.75	SBTL1	13.50	13.00	13.25
3	> Rs. 5 lac-25 lac	13.25	ALL	13.75	12.25	13.0	13.00	13.00	13.75	13.75	SB3-5	13.75	13.25	13.50	SBTL2	14.25	13.75	14.00
4	> Rs.25 lac-50 lac	As per Ratings	AMOUNTS	As per rating	12.75	13.50	13.50	A.P.R	A.P.R	A.P.R	SB6-7	14.25	13.75	14.0	SBTL3	14.75	14.25	14.50
5	> Rs.-50 lac	As per Ratings	as per rating	As per rating	As per Ratings	As per Ratings	As per Ratings	As per Ratings	A.P.R	A.P.R	SB8-10	14.75	14.25	14.25	SBTL4-8	15.25	14.75	14.75
		Upto 1 Yr.	AFTER 01-Nov-97	01.01.04 Onwards	Upto 1 Yr.	before 31-12-03	3 yrs & MORE	Upto 1 Yr.	before 31-12-03	01.01.04 Onwards	*TLS sanctioned after 1.1.99 and as per new credit rating model 0.50 % more.							

CAUTION / REMARKS FOR ALL TLS - Please use the above tables only after reading the under noted remarks.

* All Loans to be linked to with SBAR W.E.F 01.01.2004, LOANS> 3 YRS SEPARATE RATES.RATES ARE DIFFERENT FOR LOANS SANCTIONED BEFORE 1.11.97

* Term Loans sanctioned and disbursed before 1.11.97 linked with SBAR will be charged 0.5% more than the usual rates where repayment of loan is above 5 years in AGR/SSI/SBF/C&I.

+ For existing Term Loan linked (with SBAR) sanctioned before (1.11.97) the minimum rate quoted at the time of sanction ie., as per loan document or revised rate falling / rising with SBAR - **WHICHEVER IS HIGHER WILL BE CHARGED** . This can be linked to SBMTLR at the request of Borrower from the date of request by sanctioning authority in SSI & C&I and **WHICHEVER IS LOWER** in Agriculture w.e. f.1.1.03 * CGFTSI @ 0.30% extra .

UPTO Rs. 50 K -9.5%(AGR); 10.25%(SSI)/SBF-10.5%); >Rs.50 K to Rs.2 lacs - 10.5% (AGR)-11.25%(SSI)/SBF-11.5% for WC applicable to all loans existing as well as new loans; C&I- upto-25K-10.0%>25K-2L-11.0.>2L-5L-12.25.>5L-25L-13.0 w.e.f 1.1.2009

TL sanctioned w.e.f. 1.1.09 >3 yrs upto Rs.50K- 11.0%for AGR/SSI/SBF; >Rs.50K to Rs.2.0L- 12.0%for AGR/SIB; C&I-upto 25K-11.25%>25K-2L 12.25.>2L-5L 13.50%>5L-25L 14.50%

SHG-(1.1.2009)-UPTO 2 LACS SBAR - 1.75%= 10.5%; > 2 lacs SBAR - 075.%=11.5%;NGO - Upto 25000- SBAR - 2.75.%= 9.5%; > 25000 SBAR - 1.75.% = 10.5% ; NGO to SHG - No stipulation now on Intt. rate.

Term Loans above Rs. 2 lac. Disbursed / sanctioned on or after 1.11.97 are linked with SBAR and will be NOW moving upward / downwards with the change in SBMTLR rate without minimum clause

W.e.f 1.1.2004 All Term Loans repayable more than 1 Yr. are to be linked with SBAR (without minimum clause) and all cash credit / demand loans repayable upto 1 yr. will also linked to SBAR/PLR

*Thrust area - means Wasteland dev., dry land / rain fed / 100% export oriented agricultural projects (other than Tea, Coffee, Rubber) & MI Schemes implemented by cooperative & Public Sector

+ SB4/SBT4 - Review to be done half yearly. In absence of Review the rating is automatically slip down by one step. **Maximum spread w.e.f. 01.11.2002 is 2.50%**

REMARKS :- Rates for Cold Storage under capital subsidy schemes : upto Rs. 25000 - 11.0%; 25001 to 2 lacs - 12.0%; Above Rs. 2 lacs - 13.0% (For TL w.e.f 1.1.2009) Monthly Compounding, 3 yrs & more repayment. upto Rs. 25000 - 10.50%; 25001 to 2 lacs - 11.5%; Above Rs. 2 lacs - 12.5% (For WC w.e.f 1.1.2009) Monthly Compounding,.

Caution : In SSI Loans where loans are covered with CGTSL - 0.3%(1.4.06) more to be charged. Rates applicable to new T/Ls < 3 yrs will be same as that of WC linked to SBAR w.e.f 1.1.2004

1. Same rates are applicable to all other types of loans including IRDP,SGSY,SJSRY,TRYSEM,PMRY, irrespective of Area;w.e.f 1.1.2004 only single PLR/SBAR will be applicable
2. SBI advance rate (Prime Lending) 12.25%(01.01.2009); Bank Rate - 6.00%(29.04.2003); Clean O.D - 16.25%(01.01.2009) Clean O.D in Agr/SSI-CC rate applicable to SB 4 to 8 rating borrowers
3. Priority sector advances in AGR/SIB upto Rs.25 lacs will be provided incentive in pricing. CC/ACC-0.25% remains standard assets upto 1 yr – from 1.4.04 to -31-03-05 w.e.f -1.4.05.TL/ATL-0.10/0.25/0.50% to term loans remain standard for one/two./three yrs as on 31.03.05
4. SLR - 24%(08.11.2008); CRR 5.00% Intt. Paid on CA to RRBs sponsored by us - 5.00%(12 months March to February) by debit to LHO. Fixed Intt. Rate re set clause reduced from 3 years to 2 years.
5. All loans of the borrowers to be clubbed together below Rs. 2 lac for the purpose of determining the size of the borrowers credit limit & accordingly rate of intt. to be charged
7. Intt. Tax - to be charged upto 31.3.2000. Withdrawn w.e.f 1.4.2000 on all the advances. (Existing as well as new sanctioned loans); DIR All segments 4.0%(1.4.2000)
8. Pre-payment of term loan(Fixed/floating)C&I/SIB/AGR> Rs. 10 lacs(othrer than takeover) - 2%on fixed/ floating interest rates;upto 6 months acceleration - nil. (50%reduction on business consideration) by competent authority(MAY'04)
9. "Loans Linked with SBMTLR and sanctioned between 1.11.1997 to 31.10.1999 minimum spread will not apply, whereas loans sanctioned after 1.11.1999 minimum spread will apply.
10. Caution : (No limits of DD purchase / TT Purchase or other limit to co-operative bank except backed by 100%cash margin, STDR/TDRs.), **Fixed Intrest rates re -set clause reduced from 3 years to 2 years.**
11. From 1.7.2002 bank shall move over to charging of interest on monthly rest in ALL THE LOANS, EXISTING AS WELL AS NEW LOANS except in Agricultural Advances where it is linked to crop seasons. **Allied Agricultural activities WHERE CASH FLOW IS NOT AFFECTED BY CROPS can be charged at monthly interval(REDUCE.15%IN Agr where monthly compounding is done). To compensate customers a reduction of 0.15%has been permitted, where intt. Would be compounded monthly w.e.f 1.7.2002 (Already built in the rates mentioned above)**
12. Improvement in competitive pricing delegated to CCCII & CCC-I so no viable business goes past inAGR/SME/C&I.
13. Interest rate structure will be the same where refinance has been obtained or not.;

(All charges are in addition to usual interest charges)

S.No.	HEAD OF INCOME	
1	INSPECTION CHARGES- IN C&I Upto Rs. 25,000-DIR&SGSY- NIL,,>Rs.25,00-upto Rs.2 lacs-Rs.-500/p.a; > Rs.2 lac- upto Rs. 5 crores-Rs.500/lac p.a subject to Max.Rs.12,000+(M.I) p.a AGR-Rs.10,000 for inspection within municipal limits & Direct Agr advances., For outside inspections actual charges+25% Min.Rs.12,000(M.I)+ PA.> Rs.5 crores- Actuals + 25% Min Rs.12,000/- AGR-Rs.10000	H/L&NRI(HL)--0.50%(Max.10,000),Gram Niwas/Sahyog Niwas-Nil. Mortgage Loans, Medi plus, Festival loan, SBI Two Wheeler Loans,RBI Relief bonds,SBI M.F. demated Units,Gold Ornaments- 1.10%Express Credit-0.55% SARAL > 60 Score-1%50 to 60-2%Education loan-upto 4 lac-Nil, >4 lac-1.10%(%of loan amount) All Plus Scheme Normal rates.
2	Documents charges ->5 crores-Rs.12,000 if E.M charges are not recovered.(upto 50% waiver permitted by sanctioning authority for business considerations.	
3	Non-Submission of audited Bal. sheet- Limits >25lacs-Rs.1200 P.M.if not submitted within 6-8 months.	
4	Non - Submission of stock statement- (SME/AGR)-Rs.200 if not submitted within 7 days of due date.	
5	UPFRONT EVALUATION FEES T/L >2 LAC-upto 5 CRS-1.25%,>5 CRS-10 CORES-1.5%,>10 CRORES-1.0% Min-15 lacs. Also on STC loans.	
6	No processing fees is to be recovered where upfront / Lead Bank fees is recovered (01.07.2007)	
7	Equitable Mortgage (SSI, C&I & AGR) FB- UPTO 10 LACS-Rs.500/lac.>10 lacs-upto 5 crores-Rs.15,000.,Above Rs.5 crores-Rs.20,000.	LC other amendments- Rs. 300 flat; LC Advising charges - 0.06% of each LC, minimum Rs. 1200/-
8	Consortium/Lead Bank fees Min. 0.15% of FBL; to be charged on each processing/adhoc enhancements on entire outstanding. Max. Rs. 30.00 lacs	Transferable LC - Rs. 400.00 for each transfer
9	No dues Certificate charges Rs. 150/- per certificate + postage/courier.; In all segments. Commercial paper :- 0.150% p.a	Advising amendments in LC - Rs. 400.00 per LC
10	Limit allocated (parking) charges Rs. 10,000/- per allocation; (To be recovered by the Controlling br.); Letter of comfort- 2.75%P.A. 0.6875%with 100%cash margin.(01.10.07)	Discrepancy in document Guaranting- 0.30% p.a Min. Rs. 1200/- Retirement of Bills under Inland LC - 0.25% of bill amount
11	Penal rate of Interest (ALL SEGMENTS) Upto Rs. 25000/- Nil; above Rs. 25000/- 2% on irregular portion ; > 60days entire outstanding.; TL-2% on entire outstandings. Non submission of renewal data, > 3 months; stock statement 10 days 1.00% each Max 2.00%; P-Rs250+12.24% for bounced chequ Non Compliance with covenants- Mortgage/Second charge (Excess, irregular (1.00%); TL/ Cross default- 2% of OS for irregular period	Non-Payment /Non-Acceptance etc.,- 0.15% Min. Rs. 300/- Acceptance charges - 0.25% Min .Rs. 300/-
12	Processing charges (Cash Credit / 'P' Segment) All types of advances Fund & Non Fund based including adhoc limits (except Bank's own TDRs/Govt.Securities,NSCs/KVPS/VPS etc.) including/initial/each year irrespective of renewal. Upto Rs. 25000/- Nil; above Rs. 25000/- to 2lacs - Rs. 500/-; Above Rs. 2lacs to Rs.1 cr. - Rs.500/- per lac;>1 Cr-400/lac. Max.Rs. 20.00 lacs;Min Rs.50000 .25% on rejected proposals ('P' segment & Term Loans separate rates.)	
13	A/c keeping Charges (CC&OD) Upto Rs. 25000/- Nil; Above Rs. 25000/- Computerised branches Rs. 550/p.a; (SB,CA(INDIVIDUALS-NO CHARGES)	
14	Solvency Certificate Rs.250 per lac or part there of Min of Rs.1000/ Max.Rs.15,000. - Non Commercial - Rs.300/- per certificate; Usance Bill for acceptance - Rs. 75/- per bill	
15	Inland Guarantees Performance / Financial - upto Rs. 5 Crore 2.75% p.a; Portion above Rs. 5 Crore upto Rs. Rs. 10 Crores - 2.25% p.a , Portion above 10 Crores - 1.75% p.a + Rs. 250/- handling chrges. Minimum period 1 quarter, fraction will be treated as month, Borrowers rated - SB5/SBTL5& below - 0.25% more than usual charges. 25% of usual charges if 100% cash margin backed guarantees. Minimum Charges Rs. 400/- for each guarantee. - CAG different rate structure.	
16	LC-Negotiating Branches shall levy negotiation charges for bills 0.30% min Rs. 800.00 ; plus discount at the applicable rate.	Discretionary Powere to waive /reduce
17	Intt. Concession No Intt. Concession (DIR) to any Govt. sponsored scheme, IRDP, PMRY, SUME SGSY etc., Normal rates are to be charged No Backward area concession, No concession to BIS/AG Mark/IS-9000 marked product companies	Processing fees in P segegmt loans, No dues Certificate,Account keeping charges BM/ Sanctioning authority have powers to reduce (Refer circulars).
18	All Other Charges Insurance/Legal fees to be borne by the borrower / including stamp papers purchased for Loan.	Rest of the charges powers lies with minimum of DGM.(Refer table below)
19	Refinance - Agr. All Automatic refinance (NABARD); SIDBI, NHB to be obtained as per corporate centre directives, need based.	
20	Inland Letter of Credit (Opening) Charges with a minimum of Rs. 400.00 - upto 7 days sight - 0.30%; > 7 days to 3 months - 0.60%; > 3 months - 0.60% + 0.30% per month after 3 months; LCs upto Rs. 6 Cr. - normal rates; (Bank should quote all in one rate) > Rs.6 Crores 85% of the normal rate in excess of Rs. 6 Crores; > Rs. 12 Crores - 70% of normal rates in excess of Rs. 12 Crores.Add levy at 6% for SB5/SBTL5 & 12% levy on SB6/SBTL6 and below. 25% of the normal charges with 100% cash margin. Charges to be recovered if amount is increased subsequently. All out of pocket exp. To be recovered. + commitment charges of every 0.30% for every 3 months min. Rs. 300/- Adding confirmation same as opening.Rev. L.C.- same as opening+usance chrges+ commit charges On each reist. 0.30% .Min-Rs.300	
21	Subsidies Subsidies received from Govt. A/c for credit to borrower's account/Bank account; not to be negotiated may be collected at par + out of pocket expenses to be recovered.	
22	Draft Favouring Suppliers Draft favouring suppliers of assets financed by bank - Same charges as for the usual remittance (No charges in State Govt. sponsored scheme and some specific schemes.)	
23	Project Appraisal Fee 1.00% of P.C.upto Rs. 25 Crores Min.10lac, Max 25.00 Lacs;> Rs. 25 Crores -upto 50 Crs.-0.75%-Min25.00Lac-Max.37.50Lac>50Crs-100crs--0.50%.Min 37.50,Max.50.00 lacs>100 Crs-Min 50.00 lac-	
24	Comittment Charges (01.07.2007) Applicable to borrower's with IRRESPECTIVE OF sanctioned fund based WC with SBI. With exemption to Sick and weak units , Export Credit, Bill Discounting and Other Financial Institutions. Above 60% Nil; 60% and below - 0.25% p.a on entire unutilised portion. Half yearly (September & March); Average Utilisation during the year excluding excess drawings. TL - applicable to all TL an amount undrawn (1.2%) from the date of stipulated date with 2 months grace.	
25	Clean Payment Received under LC Flat charges Rs. 400/-; Attestation of Commercial invoice subsequent to negotiation Rs. 50/- per invoice, Min. Rs. 150/-;	
Remarks : 1. * Can be reduced (conditions apply in Car loans,SBIEL,Housing Loan) 2. Upfront / evaluation fees to be charged in term loans instead of processing charges. 3. DGMs-upto 10%,GM-25%,CGMs-50%,MD&GE-75% have special discretionary powers to reduce charges . BMs no discretion. All out of pocket expenditure to be recovered unless otherwise specified.		
++ Note : Above Rs. 25,000 charging of penal rate can be decided by sanctioning authority in priority sector. No need to refer to the controller. Refund upto 50%of Guarantee comm. to valued constituents by DGM of the unexpired period on return of the discharged guarantee.		

ALL SEGMENTS- ('P' Agr, SSI, SBF & C&I)

Sl. No.	B.C / PAY ORDER	D.D	CHEQUE COLLECTIONS (OUTSTATION)wef 11.10.2008	BILLS COLLECTION	BILLS DISCOUNTING (USANCE)	DD Purchase (Outstation Cheques)	Demand Bill Purchase
	ALL SEGMENTS	ALL SEGMENTS	ALL SEGMENTS				
1	Upto Rs.10,000-Rs.30/ >Rs.10,000-Rs.2.5 per Rs.1000,Min Rs.50 Max. Rs.12,500. For cash BC/P.O - Cash handling charges -	Upto Rs.10,000-Rs.30/ >Rs.10,000-Rs.2.5 per Rs.1000,Min Rs.50 Max. Rs.12,500. For cash DD - Cash handling charges EXTRA extra.	Upto Rs.10K-Rs.50/- per instrument, Rs.10K to Rs.1L-Rs.100/- per instrument, Above Rs.1L-Rs.150 per instrument (All inclusive, no courier charges,out of pocket exp)	Rs. 50/- upto 5000/-, Rs.75 /- >5001<10000, > Rs.10,000, Rs.6.00 per '000 Min. Rs.100/- Max. Rs.12,500 + out of pocket expenses	Rate as applicable to CC linked to SBAR for non L/C & Non First Class Banks. For SBI / First Class Bank SBAR less 4.0%(i.e. 8.25%) upto 45 days,46- 90D-8.5%,91-180 d-8.75,181-360-9.75%+ usual bill collection charges + out of pocket expenditure + overdue interest after due date if not paid. (Concessional rates for CAG/ MCG). w.e.f.- 14.05.2009	Intt. @ 50p % + usual collection charges as applicable + out of pocket + 16.0% overdue interest from the date of purchase if returned unpaid after adjusting the amount collected @ 50p%	Intt. 50p% + Usual Collection Charges of bills + Out of pocket expenditure + 16.0% overdue intt. If payment after transit period from the date of purchase. If returned unpaid overdue interest after adjusting 13 days.

2 Postage : Min. - Ordinary Rs. 15/-; Regd. Post Rs. 35/- below Rs. 50,000/-; Rs. 55/- or actual for > Rs. 50,000/- IN ALL THE SEGMENTS W.E.F 1.02.2006.-R.T.G.S-Rs.1.50/1000,Min-Rs.250/Max.1500. Inward-Rs.100/ per Masg from recipient. Telegram Rs. 25/- Use of Fax/telephone/Data Net Min. Rs. 100/- (Actual or minimum whichever is higher for all) Courier bill to be paid after POD

Sl. No.	LOCKER RENT -CODE w.e.f 01.02.06	M- Metro; U-Urban; SU/R- Semi Urban/Rural; K=Rs. 1000,P- P segment											
		A & B	MU	R/SU	C,D,E,H1	MU	R/SU	F,G,H	MU	R/SU	L,L1	MU	R/SU
3		Small	1000	750	Medium	2500	1500	Large	3000	2500	Ex.Large	5000	4000

* Note : Fraction of Rs. 100/- is treated as complete hundred. Remittances effected by branches under DPG/Bills/CO acceptance issued by our bank - No exchange to be recovered

- OTHER CHARGES :**
- (i) **DAC** - Rs.110/ certificate payable on the same Branch; **Handling Cheques returned unpaid** (Including cheques drawn on us)- Local Cheques Rs.75/-;(Outstation Bills/cheque Rs 150/- (Flat) + other bank charges, if any.
 - (ii) **Magnum Issue handling charges** - @ 15 paise / **Rs. 100** for handling reimbursement from SBIMF; **RBI Remittances** Transportation + Police Escort reimbursable from RBI. **P Segment- Rs.250+(11%) for EMI bounced cheque**
 - (iii) **CD** -75% of Central Office Intt. Difference as incentive to mobilising Branch; **Issue of Duplicate Pass Book / Statement Rs. 100/-** with latest balance+ Rs 100 per folio(40 entries) if all the entries to be copied.
 - (iv) **Duplicate/Govt/CBEC-Challan** - Rs. 20/(+11%)- per lost challan; **Stop Payment Instructions** Rs.50/- per instrument upto 3 leaves. Range of cheques-Rs.200./SBI Vishwa Yatra card-Issue Price-Rs.110/,Reload-Rs.55/.Additinal cards-Rs.110/ per card.
 - (v) **Duplicate-TDR/STD- Rs 100;** - **Duplicate Draft/(B/C)** - Rs. 100/- per draft/B.Chq.; **Revalidation/Cancellation of DD/(B/C)** - Rs.100/-per instrument(Not applicable to Govt.drafts);
 - (vi) **Deposit Scheme for retiring Employees** - Rs. 20/-(+11%) per employee; **Standing Instructions** - Same Branch transfer to own a/c - Nil; **Setting up Sl-**Rs.50/- (for other than same Branch), Outstation Rs. 25/-+usual exchange + postage (even not put through for want of funds)
 - (vii) **Collection Charges** - Other Banks including Associate Banks 50:50 (1.5.1998); **Penalty for late collection** - after6/7(Met),8/10 State Head quarter) 10/14(Others) days - SB rates ; after 45 days 2% above SB. For OD/loans 2% above SBAR.
 - (viii) **Individual cheques** - upto Rs. **20,000/-** instant credits - usual collection charges + postage to be recovered, exchange is not be recovered. DD to be purchased for satisfactory accounts.**GIFT CARD-- Issue -Rs.50/**
 - (ix) **Military/Defence personnel** - Actual out of pocket + postage to be recovered. No concession if for business purpose like share/profit ventures/business etc.,. No concession to **RPF & CISF companies**
 - (x) **Remittances** - No charge for PM's/CMs relief fund, **SBI (visa card)** . Compensation to branches for cash withdrawal Rs. 50/- per transaction.**Photo attestation/Signature varification-Rs.100. Record copy of the cheque-Rs.50.**
 - (xi) **Govt. Commission w.e.f 1.07.2005** -Receipts-Rs.45/,Payments other than Pension -9 paise/Rs100 turn over;Pension payments-Rs.60/. Per transaction (**Charges for immediate credit-Local upto Rs. 5,000/-** - Rs. 5/-+(11%) per instrument.)
 - (xii) **Collection for Post office / treasury bills/ challans** - Normal rate.**ATM card** - NIL for issuance of card.**ATM-AMC** Rs-50/ PA from second year.Damaged card/Lost card -Rs.200.(BM has Dis to waive on bus.considerations)
 - (xiii) **Dividend warrant/Intt./upto Rs. 100/-** at par but out of pocket + postage to be recovered . **Solvency Certificate**-Non-Commercial purpose-Rs. 300/- flat .**Commercial-** Rs.250/lac.Min Rs1000.Max.15,000.
 - (xiv) **Duplicate Kisan Credit Card** - Rs. 50 + cost of photo. **CASH HANDLING CHARGES (CC/CA) & Dep. Other than P-Seg. Customers - upto one bundle- Nil, > 1 bundle Rs.100/- per bundle** - Max-Rs.10,000/-.
 - (xv) **SAFE CUSTODY** - Rs. 100/- scrip, Min Rs. 200/-p.a or part thereof.; **Sealed cover** - Rs. 200 per cover p.a; Bank's own **TDR/STDR** - NIL; **PPF a/c managing remuneration to branches - New A/c Rs. 25/- & Old A/c Rs. 20/- p.a.**
 - (xvi) **Charges for presentation on Bill for acceptance** - Rs. 75/- per bill (**USUANCE**);**collection through other Banks - 50:50; sharing of charges + postage in full. Intrest certificate**- First free,extra-Rs.50 /copy.
 - (xvii) **Enquiry relating to old Records**, for items more than 12 months old **Rs. 150/-** per item in all. **Parcels Holding charges under L.S.C.** Rs. 0.50 to Rs.5/- day depending on size. **CBS Services-Inter Core transfer- Same Centre- Free.**
 - (xviii) **Locker Break open charges** - Rs.500/- plus actual charges of the vendor for breaking etc., **Gift cheques**-Collection at par irrespective of Bank upto Rs.101/- OOP to be recovered **Pay roll card issue**-Rs.100.(For other chrges & conessions refer circulars).
 - (xix) **Clearing House** - default in maintenance of minimum balance in CA - 2% above B.R minimum 8.00% **ADVERSE CLEARING** double B.R 12.00%
 - (xx) **TT Purchase** - Exchange @ 13.00 paise% + OD Intt. @ 4.00 paise % or 75% A.O.C.R. if reimbursement is provided within 3 days; after 3 days 4.25 paise % or A.O.C.R p% whichever is higher oo - **Safe Deposit articles** -One time Rs.500 + Annual charges Rs. 100/- p.a for envelopes; **Sealed Packet** (safe) Rs. 500 P .A/- Large packet Rs. 1000 upto specific size.+ additional chrges for extra size.; **Grant from PM Relief Fund** - to DMs - collected at par without any service charge. **Currency Chest Rs. 1/- packet for cash counting.**
 - (xxi) Instruments collected through National Clearing from outstation centre will be charged usual collection charges.**CBS Services-Inter Core txns: A. Dep of cash at non-home branches upto Rs.25K per day - Rs.2/- per '000 mmin Rs.25/- per txn.; B. Dep. Of cheques/clearing instruments at home/non-home**
 - (xxii) CBS br. drawn on any CBS Br/other Banks -No limit-Upto Rs.20K free, >Rs.20K & upto Rs.5.0L Rs.1.50 per '000, >Rs.5L Rs.1/- per '000 min Rs.750/- max. Rs.1250/-; Encashment of chq at Non-home br. - Tr. to another CA/SB at other CBS br.,Tr. of funds from home br to 3rd party a/c at other CBS br - Same as (B) above; C. Cash withdrawal by a/c holder upto Rs.50K per day - Free; D. Issuance of Draft/BChq/TT - same as (b) above + issuance charges; e. Pass-book updation at non-home branches - Rs.10/- per pass book. (No recovery from Vishesh customers, Savings plus & Premium S/B a/cs)

NOTE : 1. All out of pocket expenditure has to be recovered in all the cases unless otherwise specified.

S.No.	Particulars / Scheme	Eligibility	Margin / Loan	Amount of Loan	Repayment	Other Formalities / Remarks
1	CAR Loan (New & 2nd hand Car & Jeep can also be considered upto 5 years of age) & to reimburse cost of car jeep 2 yrs. Old (1st owner only), having age-21-65;	a) Permanent employee of State Central Govt. Public Sector Companies b) Professional & Self employed. Agriculturist also included. c) Salary of spouse, parent, brother, sister can be included but will be as per	New Car / Old Car - Upto 6 lac - 15% > 6 lac - 30%; - (can be reduced by sanctioning authority if tie-up arrangement by 5%; further reduction by higher authorities.	a) For purchase of Car, the max. loan amount can go upto 30 times Net monthly income. Min Rs.1.0L, NMI-MIN TWICE OF EMI. No upper ceiling for new car. Rs. 15 lac for old car. b) 2.5 times net income in case of others	New Car - 84 months Second Hand Car Max. 7 years from the date of original purchase(for salaried class). 5 years fir Self-employed & others	i) 0.50% Processing Charges w.e.f 1.02.2006 ii) Check off facility preferred. In case of non availability, loan can be given against 3rd party guarantee iii) Inspection twice a year & for NPA of vehicle loan - Insp. Charge Rs.350/- per visit iv) Comprehensive Insurance required, 2% pre-payment fees on pre-payment. v) Lien to be noted in RTO books, 1% P.M. penal rate for irregular accounts.
1(a)	Car Loan - Short Term	High Income Group as above	Same as above	8 lacs & above. Same as above	New Car 36 months	2% penal intt. On balance amount after 36 months & others same as above
2	SBI TWO WHEELER LAON	Same as above+Net monthly income Rs. 6250/- for salaried & Rs.75K for others for Scooter/M-Cycle	15% margin	6 times net monthly income 1/2 net annual income	36 months instalments Post dated cheques.	(Max-Time for sanction Branch - 10 days, ZO 2 weeks) (Other Conditions same as above) upfront-1.20%- Min-Rs250 ,max- Rs.500
3	Loan Against Equitable Mortgage of immovable property	a) Employee, 12000, Net mor b) Agr. Prof & Self Employee Rs. 1,50,000/- P.A c) Max. Age 60 Years d) Cut of score of 60	50 % of the market value of property.	24 Times the Net Salary or 2 times annual income. Min. Rs. 1 Lac Max. Rs. 50 Lacs (Lowest book value / market value)	Max. 60 equated monthly instalments in TL CA - OD to be repaid in Max. 60 months	i) Term Loan or CA-OD can be sanctioned ii) 1.10% upfront fee of limit sanctioned. iii) All other fees. iv) Insurance of Property. v) Inspection at H/Y intervals; (vi) Loan to be sanctioned within 3 days.
4	SBI STUDENT Loan Scheme: To meet tuition, hostel and other expenses related to the course (caution Dep., Bldng. Fund, Refundable Dep. not more than 10% of Tuition fee for the entire course) +upto Rs.50K - two wheeler. Secured admission through selection process, Should be Indian National (Special Scheme) (Replaces SBIEL Scheme)	1. For Studies in India - School education including Plus 2 Stage. Graduation & Professional Courses (GM (Network) may approve the institutions) 2. Studies Abroad - Graduation / Post Graduation Job oriented	Upto Rs 4 lac - Nil Rs. 4 Lac India - 5% Abroad - 15% (Scholarship/Assistance) may be included in margin	Need based finance India - Rs.10.0 Lac max. Abroad - Rs. 20.0 Lac. Max. (Agg. Ceiling for 2 or more children removed) 2. Parent to be co -borrower 3. Should be sanctioned near the permanent residence branch	Course Period + 1 year or 6 months after getting the job whichever is earlier 5-7 Yrs after commencement of repayment	1. No Processing /upfront charges, concession of intt 0.50% for girl students 2. Disposal within one month. 1% con.if Intt. Is serviced in moratorium period. 3. No Coll. upto Rs.4.0L - Co-obligation of parents reqd. >4 to 7.5L-T.P. Guarantee + co-ob. of parents 4. Penal Intt @ 2.0% on default of loans > Rs.4 lacs . 5. Collateral Security 100% or third party Guarantee known to Bank, 100% value. > Rs. 7.5 lac loan + co-obligation of parents/joint documentation. 6. Rs. 5000 as security for > 4 lacs and forfeited if loan not availed in 4 months
5	SBI Home Loan Scheme : To meet the financial requirements of individuals/ to construct/Purchase new/old houses, repair renovate or alteration of existing house purchase of plot of housing. Cost of furniture 10% max Rs. 3 lacs.	i) Individuals ii) Professional & Self-emp./ Agriculturist/ Regular income from all sources can be taken. Over 18 years of age, Max age limit- 70 years.	Upto Rs.30 L - 25 % Rs.30 L to Rs. 1 Cr. - 30% Above Rs.1 cr. - 40%	i) 60 times the net monthly (self + spouse) Salary ii) 5 times annual income in business (as per IT return) / agriculture etc., upto 45 years! Over 45 years 4 times annual income or 48 months salary iii) Expected rental can be included.	i) Maximum 25 Yrs including moratorium of 18 months subject to borrower attaining the age of 70 ii) Refund of processing fees in regular a/cs	i) Valuation Certificate from Govt. Approved Valuer ii) Mortgage of property or Govt. Guarantee./LIC Policy/ GNP/ Shares/ Debentures/Gold Ornaments etc. iii) Tangible security should be insisted upon. iv) Loan upto Rs. 10 lac will qualify for priority sector. v) 2% pre-payment on fixed. 2% for prepayment take over.
6	SBI SARAL - To meet personal requirements e.g. marriages, family functions, medical expenditure and general purpose loan, Consumer durables (Replaces Personal Loan Scheme)	State/Central Govt./Public sector/reputed educational institutes/multinational companies employees/ officers/Traders min. 2 years service. Age 60 Yrs or less Min. Salary (Net) Rs. 5,000/-p.m; Self Emp. 60,000 P.A/-Salaried individuals of good quality corporates who are not eligible under Xpress credit, Self-emp. Engineers, Architects, Doctors, CAs, MBAs with	Computerised branches in Metro/Urban Centre, Branches having PBD divisions / Sp.Personal Banking Branches. (Any branch authorised by Circle.) Margin - Nil	12 months Net Salary / 1 Year Profit. Min. Rs. 24,000/- Rural. Rs.10,000 Maximum Rs. 10 Lacs.	6 48 monthly instalments. PDC/STANDING INSTRUCTIONS. SACTIONED AS TL. EMI CAN BE THERE.	ii) Application to be obtained as per specification iii) Assessment as per Credit Score. iv) Minimum Score - 50 v) Advance Cheques are to be obtained vi) 1% processing fees FOR SCORE 60 and above. vii) 2% processing fees FOR SCORE 50 to 60 .

S.No	Name of the Security	Eligible	% Margin		Amount of Loan Public/Staff (P S)	Mode of Facility	Remarks	Documents
			Public	Staff				
1	Bank's Own Deposits a) TDR,STDR, R/D, CLTD, LTDR / MOD b) Janata Deposit	Loan upto Rs. 10,000/- & 36 Mth- repayment Loan > Rs. 10,000/- & 36 Mth STDRs -----do-----	10% 10% (Min) 25%	Nil	P-90% of principal & accrued Intt. P-90% ; S-100%; S(upto Rs. 3 lac same rate of intt). More than 3 lacs public rate.	1. Demand Loan 2. Overdraft	1. Eligible under cash key Scheme 2. No Loan to minors. 3. Int. on Loan to 3rd party/specific activity whichever is higher 4. Have completed 50% of their maturity	1. DP Note 2. DP Note take delivery letter 3. Deposit Certificate duly discharged 4. Form AA1,A2 as applicable
2	LIC POLICY	LIC Policy Holder	5%	5%	95% of the surrender Value	Overdraft	1. Age should be admitted. 2. Surrender value to be found. 3. Assignment on policy should be registered with LIC/SBI Life. 4. Upto date payment of premium is must.	i) Letter of request ii) Surrender Value iii) Policy duly assigned in Bank's favour
3	SBI LIFE POLICY	Policy Holder						
4	NSC	Holder	40%	15%	P-60% of face value + accrued Intt.; S - 85% --	1. Demand Loan 2. Overdraft	1. Endorsement of NSC in Bank's favour 2. Noting of Lien with the Post Office	1. DP Note; 2. DP Note take delivery letter ; 3. Letter of request
5	RBI RELIEF BOND (9% Demat form 10% 8.5%)	Holder above 21 Yrs, having regular Income	40%	35% < 2 Yrs 20% > 2Yrs	PURCHASE VALUE - MARGIN	1. Demand Loan 2. Overdraft	1. Pledge of Certificate 2. Should be held in Joint Custody 3. Proper records of each pledge to the Bank	1. DP Note; 2. DP Note take delivery letter ; 3. Letter of request; 4. Security Delivery (COS - 54); 5. Processing Charges 1.10%
6	KISAN VIKAS PATRAS	Holder	40%	15%	P-60% of Pur. Value+AI S-85% of Pur. Value+AI	1. Demand Loan 2. Overdraft	Noting Lien with Post Office	1. DP Note; 2. DP Note take delivery letter ; 3. Letter of request 4. Processing fees 0.25% Max Rs 100/-
7	GOLD ORNAMENTS	Genuine Owner of the Gold ornaments of more than 21 Yrs. Income sufficient to serve the interest	30%	-	Rate to be advised by LHO from time to time. Need based MaxRs. 3 Lacs.	1. Demand Loan (30 EMI) 2. Overdraft (30 reducing DP) 3. Quarterly/ half yearly in non-salary classes	1. Gold must be tested for its purity either by Acid test, Weight in Water etc., 2. Gold should be held in joint custody. 3. Loan to Agriculturist the conditions will be same as applicable to the activities/purpose of loan.	1. DP Note COS 229 2. DP Note take delivery letter 3. Letter of request with purpose 4. Delivery cum account opening Form
8	a) SHARES	Holder	40%	40%	Market Value less Margin	1. Demand Loan (30 EMI) 2. Overdraft	1. No Loan on Partly Paid shares and Bank's own Shares. 2. Advances against Units should be selective 3. Only to UTI - II 4. Not more than Rs.10L for IPOs.	1. DP Note 2. DP Note take delivery letter 3. Security Delivery Letter 4. Blank deeds (COS 213) 5. Form AA1,A2 as applicable Processing charges as Loan
	b) DEBENTURES		50%	50%	MaxRs.20 lac for Demat.			
	c) P.S. BONDS		50%	50%	Max Rs.5L/(borrower/bank)			
	d) UTI Units - II		0% on NA	50% on NAV	Min. Rs.25K - Max 5L physical			
9	Rupee Loan against Gold Deposit	Holder	25%	-	Min Rs. 50,000/- Max Rs. 5 lac	1. Demand Loan 2. Overdraft	1. Rate of Intt. SBAR/SBMTLR as per repayment 2. Repayment > 24 months 3. Any Branch can sanction Loan.	1. DP Note; 2. DP Note take delivery letter ; 3. Application cum Agreement 4. Gold Certificate duly discharged
10	Rent Plus	Owning Building / Commercial/residential Properties (any where)	15%	-	Min. 50000 Max Rs. 5 Cr. - Non Metro ; Max Rs. 7.5 Cr. Metro. 85% of net rental (Subject to 50% of property	Term Loan Max. 7 Yr. Repayment or residual lease period	1. Assignment of rental 2. 1% processing Max. 50,000/- 3. Equitable Mortgage - 200% of loan	1. Tie partite agreement for payment of rent 2. Applicable in all segments
11	Festival Loan Scheme for Public	Govt./PSU/Private - 2 Yrs service, Self Emp. 3 years and Other regular Income	Min. 5000/- NMI	-	Min. Rs. 5000/- Max Rs. 50000/- (4 NMI) can be upto 1 lac	D.L	1. Processing fee Rs. 100/- 2. Repayment 12 EMI	1. Personal Guarantee 2. D.P Note, D.P note delivery Letter 3. All PBB, Comp. Brs & P.seg
12	Medi-Plus	Govt./PSU/Private - 2 Yrs service, Self Emp. 5 yrs & Agents of insurance income > 3 lacs; Min.Income 10000P.M	20%	-	Min. Rs. 50000/- Max. 12 Months NMI Max.2 lac; pensioners Agents - 1 lac	T.L	1. Max. Repayment - 60 months 2. P.F - 0.5% ; Nil for H/L	1. Tangible Security
13	Allotment of a House	Purchase of House Earnest money for booking House	10%	-	10 times NMI max 1 lac.	D.L	1. Direct to Gov.t. Agency 2. P.F - 0.5% ;	1. Tangible Security 2. Third party Guarantee

S.No	PURPOSE	MAIN POINTS	UNIT COST	MARGIN	REPAYMENT	DOCUMENTS	REMARKS
1	CROP PRODUCTION LOAN (SHORT-TERM) PRODUCTION LOAN CASH CREDIT (AGR)	Covers cost of seeds, fertilisers etc., Disbursed partly in cash and partly in kind (seeds etc.). Simple interest upto due date. Cash disbursement upto Rs. 10,000/- Limit enhanced to Rs. 1 lac without mortgage sanctioned under KCC/ACC/Tie up	Decided by Technical Committee at the District level.	i) Upto Rs. 50,000/- Nil ii) Above Rs. 50,000/- 15-25% (Depending upon purpose and quantum of Loan.	Within reasonable period after marketing of crops.	Documents where moveables are created. 1. Upto Rs. 1,000/- a. D.P.Note b. Letter of arrangement c. Application etc., 2. More than Rs. 1000/- upto Rs. 50,000/- a) AB1 b) (Hyp) Arrangement Letter 3. More than Rs.50,000/- a) AB1 (Hyp) b) AB3 (Mortgage) c) AB2 (Guarantee) d) Arrangement Letter e) Application etc.,	Loans Upto Rs. 5,000/- valid for 2 Yrs. > Rs. 5,000/- should be renewed every year. Intt. On due date & annually in case of long duration crops.
2	FARM MECHANISATION- Tractor plus scheme	Tractors (holding 4 acres wet land upto 35 H.P in some Circles) & 6 acres above 35 H.P of wet land)..Land holding can be reduced subject to viability. Scoring model for financing tractor to be followed.	90% of the cost of the tractor+ implements.+(registration charges& Cost of Insurance Upto Rs.15,000)	upto-Rs 50,000-nil >Rs.50,000-10% can be reduced to 5%by sanctioning authority, 5% for defence personnels	upto 9 Years Half / Yearly linked with harvesting of crops.	Where moveables are not created a) Upto Rs. 10,000/- D.P Note b) Above Rs. 10,000/- AB3 In Crop Loans upto Rs 1.00 lac - AB1 > Rs.1.00 lac - Mortgage of land	1) Third party Insurance 2) Processing fees waived 2nd hand Tractor can also be financed. Bank's lien on RTO Book must. 3. Dealer receipt can be accepted as margin.
3	LAND PURCHASE SCHEME	Small/Marginal farmers, own less than 2 hectares of un irrigated/ 1 hectare irrigated	Max. Loan Rs. 5 lacs T/L	upto-Rs 50,000-nil >Rs.50,000-15 - 25%,	9-10 Years 6M - 2Yr of gestation	a) 1. Crop Loan can be Sanctioned. 2. Mortgage of Land 3. Title deeds to be verified.	
4	DEVELOPMENT OF LAND	Purpose include : Reclamation of forest land, bunding, levelling of land, fencing, drainage, soil conservation etc.,	Cost of levelling / Reclamation etc.,	i) Upto Rs. 50,000/- Nil ii) Above Rs. 50,000/- 15-25%	4 to 7 years linked with harvest	Govt. subsidy is also available.	
5	MINOR IRRIGATION	Sinking of well, deepening of well purchase of pump set, Groundwater clearance should be obtained. Minimum prescribed distance between two wells should be maintained.	Cost of Pump sets / or Project.	i) Upto Rs. 50,000/- Nil ii) Above Rs. 50,000/- 15-25% (Depending upon purpose and quantum of Loan.	New well - 15 Yrs Pump sets - 9 Yrs Deepening - 5 Yrs.	Ground water clearance in-grey, Dark Blocks	
6	KISAN CREDIT CARD	Existing borrowers with good track record for last 2 years; Minimum - Rs. 3,000/- Credit is fixed on operational Holding. Cropping pattern, ancillary activities relating to Agr. Contingency requirement 20% of the peak limit for medical education of children, marriage, funeral, births etc., Limit for 3 years subject to annual renewal. Photo cost to be borne by the bank. Personal accident insurance upto the age of 70 years upto Rs. 50,000/-. Premium will be shared by the Bank. Cheque Book can be issued to literate borrowers having limit of Rs. 25000/- & above					
7	SBI-KISAN GOLD CARD	5 times annual farm income or 50% of land value whichever is less Max. Rs. 10 lacs term loan outstanding in addition to KCC to excellent track record for the last 2 years. Given as ATL; Financing of two wheelers can also be considered. Ceiling fixed for withdrawals for consumption purposes is 20% now of the limit sanctioned instead of 50.0% Processing fees as applicable to ATLS.Margin 10%. Branches to ensure end-use of funds within one month.					
8	KRISHI PLUS :	Rural youth below 45 years,who has undergone training for tractor repair, belong to small/marginal farmer . Valid driving licence. 10% Margin Max. loan 4 lacs; Repayment 5-7 yrs with moratorium of upto 12 months, monthly instalments can be fixed					
REMARKS							
1	No collateral is required upto Rs. 10K where movables are not created, otherwise upto Rs. 50K where movables are created. Duplicate Kisan Credit Card - Rs. 50/- + Cost of Photo.:ACC, KCC upto Rs.1 lac - Hyp. of crops						
2	Insurance of equipment/implements upto Rs. 10,000/- can be waived on the request of borrower. But insurance is a must for cattle. Crop insurance wherever applicable.						
3	Opinion Report is not required upto Rs. 1.0 lac of loan. Minimum outlay for NABARD Scheme Rs. 1 Lac. Traditional activities under the farm sector for eligible purposes with NABARD refinance support upto Rs. 15 lacs covered under Automatic refinance Scheme of NABARD . With outlay of investment not exceeding Rs. 25 lacs. Refinance from NABARD. Scale of finance can now be decided by Regional office.						
4	Loans above Rs. 50,000/- are generally secured by mortgage of land in addition to hypothecation of the assets created out of Bank's Fund. No dues certificate from other institutions also to be obtained						
5	No minor irrigation loan can be sanctioned in 'DARK' area. Engines/motor must be BSI marked and be on our approved list. Finance to dealers in drip/sprinkler irrigation-upto Rs. 30L irrespective of location - priority sector.						
6	18% of the Bank's total Loans should go to agricultural sector. 40% to priority sector and 10% to Weaker section of the society; 1% to DIR.SAA is now restricted to only government sponsored schemes .						
7	Agri Clinic and Agri Business centres upto-5 lac -no margin-no collateral.>5 lac-15-25% margin. Collateral-Mortgage/Guarantee.						
8	Repayment should be linked with harvesting/marketing of crops. Intt. Is to be charged on due date. A/c becomes NPA if Intt./Instalments due, are not paid within 2 cropping seasons not exceeding 2 half years.						
9	Capital subsidy is available 25% of the project cost or 50 lac in other areas and 33% or 60 lac in NE States for cold storage for horticultural crops. Simplified AB1 for loans upto1 lac.						
10	Produce marketing loans/ and loans against the warehouse receipt can also be sanctioned upto Rs. 10 lacs and repayment not exceeding 12 months now.						
11	No dues certificate is waived for existing borrowers offering collateral with clean title deeds, dealing for one year / renewal proposal. New borrowers upto Rs. 25,000/-,upto 50,000 in prod. Credit/KCC,upto1 lac-in C.F.						
12	Term Loan upto Rs. 5000/- cash disbursement subject to some conditions. Two wheelers can be financed to farmers as ATL Max. 5 Yrs repayment.						
13	Advances granted for distributor of inputs for allied Agr. Activities like poultry feed, cattle feed upto Rs. 40 lacs will be treated as priority sector advances.						
14	Supplementary documents can be obtained for enhanced limits. A. Adv's. Having Min.2 yrs repayment left can be taken over ,subject to Min.ACC 1 lac, ATL 2 lacs, ATL (allied)10 lacs						

S.No	ACTIVITY	TECHNICAL TERMS	IMPORTANT POINTS	BREEDS	DISEASES	ECONOMIC UNIT	REPAYMENT	DAIRY PLUS
1	DAIRY (milking animals) Cow, Buffaloes, Goat etc.,	Climatic condition should be suitable, veterinary aid,/A.I facilities, water and fodder should be available, Space around 40 Sq.ft for each Buffalo / Cow.	First animal purchased recently calved. Second animal purchased 5/6 months after purchase of first animal. Tie up with co-op society wherever possible. Insurance, tagging to identify animal.	COW Sindhi, Sahiwal, Gir, Haryana, Jersey, Brown Swiss, Holstein Frisian, Buffalo, Jaffarabadi, Mehsana, Murrah, Surti, Nagpuri	Foot and mouth disease, Rinder Pest, H.F etc.,	Minimum 2	60 to 72 Months linked with lactation Period.	ELIGIBLE : To finance milk producing members of AMUL pattern societies/ members private milk suppliers for animals, milking machine & mechanical chaff cutter
2	POULTRY (Broiler, Meat, Layers for egg)	SEXING Identifying and segregating male and female chicks. DE-BEAKING Removal of tip of beak. BATTERY (CAGE) System keeping birds in cages. DEEP LITTER SYSTEM Birds kept on	LAYER One-day-old chicks purchased. First 0-8 weeks fed on chick-mash. 9-20 weeks on grower-mash, 20 to 72 weeks on layer mash. Then sold. BROILERS Reared upto 8 weeks. Space 2 sq.ft per bird deep litter: 0.5 sq.ft cage	Ly: BABCOCK ; BOUANS Br: HOBBOARD ; STARBRO	Ranikhet, IBD, coccidiosis	5000 (Min.)* Broiler in case of traditional area. Non-traditional 1000. Layers - Traditional 10,000* Non-traditional 5,000	5-7 Years	Individual farmers who are members of society Age upto 65 yrs land for every 5 animals - 0.25 acre upto 10 animals >10 one acre owned/leased. QUANTUM OF LOAN: Within overall ceiling of Rs.5 lac for different items. WC for feed&fodder Rs.2500 per animal/yr if not capitalised.
3	PIGGERY	SOW : Female BOAR : Male FURROWING : Giving birth to Piglets.	Body weight of deshi breed is 80-120 kg. While Exotic 200-230 kg.	Wessex, Berkshire, White Yorkshire	Swine Fever, erysipelas, pox, Foot and mouth disease.	Multiple of 5 sows and 1 boar	5-6 years commencing after 12th month.	Animal Purchase : Borrower free hand, in 2 batches, Buff upto 7 ltrs, Cow upto 8 ltrs/day.
4	FISHERY	Stocking 5000 numbers fingerlings / hectare, Minimum one meter of water all the time.	Excess weeds should be controlled. Neutral pH desirable, manuring with cow dung.	Rohu, Catla, Mrigal, Grass/ Silver carp/ Common carp	Asphyxia, mortality due to high pH of water.	1 Ha water spread area	5-8 Years.	Margin : Upto Rs. 50000 Nil, > 50000 - 10% Security : Upto Rs. 100,000 -Hyp. > Rs.100,000/- Mortgage of Landed property or third party guarantee or group guarantee party guarantee or group guarantee. Other Terms and Conditions : Tripartite arrangements letter to be obtained. Rest as per extent instructions applicable to dairy Loans. DSCR exercise once in 6 months at
REMARK : - INSURANCE MUST FOR ALL THE ABOVE ACTIVITIES. Renewal Only after verification of the assets.								
5	SELF HELP GROUP	Rural Micro Entrepreneurs group of people saving & linking to credit organisation through NGO for socio - economic development.	Size 10-20 members Existence for at least 6 months. Maintaining proper A/cs NGO good track record. Democratic set up.	Internal savings mobilisation is the core of self help group. Savings first / all credit must be after that, Credit beginnings 1:1, later upto 1:4	Rate of Intt. REVISED FROM 1-11-02. Please refer page no 4 for that.	95 - 100% Recovery Low cost of Supervision / follow up Low transaction cost		Rs.100,000/- Mortgage of Landed property or third party guarantee or group guarantee party guarantee or group guarantee. Other Terms and Conditions : Tripartite arrangements letter to be obtained. Rest as per extent instructions applicable to dairy Loans. DSCR exercise once in 6 months at
6	RURAL GO DOWNS	For storage of farm produce by farmer	Subsidy 25% - 37.5 lac; 33% - 50 lacs for NE, SC/ST	Scheme from 1.4.01 to 31-03-2003	Margin 25% ; SC/ST 20%	Upto 11 years incl 1 Yr grace	Subsidy by NABARD, GOI	

DOCUMENTS

- 1) Upto Rs. 1,000/- D. P. Note - COS 229
- 2) Rs. 1,001 - 50,000/- - AB1 (HYP)
- 3) Above Rs. 50,000/- - AB1 (Hyp.)
&
AB3 (Mortgage)
or
AB2 (Guarantee)

REMARKS

1. **No collateral security** is required for loans upto Rs. 50,000/- ; No margin upto Rs. 50,000/-; **15 to 25% margin above Rs. 50,000/-**
2. **Insurance** irrespective of the loan amount is a must in cattle. **Master policy** should be taken, wherever possible.
3. **Loan to storage facilities including cold storage units will be treated as indirect Agr advances irrespective of their location**
4. **Health Certificate / purchase certificate** should be obtained in case of cattle loan. **Tagging/ear tags/hot branding for identifications.**
5. **Inspection** upto Rs. 25,000/- quarterly; above Rs. 25,000/- monthly. **6. Insurance must. (renewal only after verification of assets.**
7. Repayment should be linked with income generation by the unit.
8. **Sanction of Loan application** upto Rs. 25,000/- **within 15 days.** More than Rs. 25,000/- **within 8 weeks.**
9. **Inspection Charges** - upto Rs. 25K NIL; > Rs.25K to Rs.2L - **Rs. 500/-p.a;** Rs.2L to 500L - **Rs.500/ per lac within municipal limits & outside - actuals+25% Subject to Max.Rs.10,000/- p.a for all Direct Ag**
10. Where security norms are already relaxed in tie ups & contract farming tie ups, the existing security norms will be applicable.

* However in the Govt. sponsored schemes the unit size recommended by the Govt. agency may be accepted.

S.No	Name of Scheme	PURPOSE	Nature of facility	Margin	Repayment	Limit	Remarks	SME - CREDIT - PLUS
1	Liberalised Scheme(SME)	SSI Units at liberalised terms and conditions having cost in Plant and Machinery not more than Rs. 500 lacs	1. Working Capital 2. Term Loan	i) Upto Rs.25,000/- Nil ii) Above Rs. 25,000/- 5 lacs -- 20% iii) over Rs. 5 lacs --25%	1. W/C on demand 2. T.L 5-7 Years	Need based	All types of industries registered under SSI are eligible for this finance under the liberalised terms and conditions. SBI is the pioneer in SSI finance.	SCHEME w.e.f 1.8.2001 Eligibility - SSI Units with excellent track record. Amount - 20% of the limit Adhoc; Max. 25 lacs; Max. 12 times in a year. Purpose - Contingencies, repairs, labour, bulk raw material etc., A/c - Standard;Limit > 25 lacs- Rating SB IV (Min) Repayment - with in 2 months; 15 days gap between 2 limits. Intt.same; Special account will be opened. Finance under SME or Stand by line of credit
2	Entrepreneur Scheme	Persons having technical skills experience, managerial capacity and good character Degree/Diploma sufficient experience but no money to run the scheme.	1. Working Capital 2. Term Loan (Preference to defence oriented export, essential consumer goods	i) Upto Rs. 5 lacs - Nil ii) from Rs.5 lacs to Rs. 20 lacs - 10% of the project cost exceeding Rs. 5 lacs	1. W/C on demand 2. T.L 5-7 Years	Project cost upto Rs. 200 lacs	i) To be approved by Consultancy cell ii) Project cost should not be more than Rs.200 lacs iii) Margin is on project cost. iv) Rate of concession is available for 3 years. After that normal Intt.rates will be charged.	
3	Equity Fund Scheme	If a person setting up an activity 1st time, devotes full time, eligible for SSI Unit, and unable to meet margin.	Term Loan	The applicant should invest as much as he can. Minimum Margin Lib.- 10%, Trained under EDP* 5%, Entrepreneur Nil	Moratorium period 5-7 Yrs., after which repayable in 5-7 years. Total 10-14 Years.	Minimum Rs. 5000/- Max. Rs. 1 lac with difference between 25% of the project cost and capital	No security is obtained, only the extension of charge on the assets created out of the banks funds.	

Common Remarks

- (i) **Inspections** - (a) Upto Rs.2 lacs - first 4 months monthly and then on alternate month. (b) Above Rs.2 lacs Monthly. **Application disposal** - upto Rs. 25000 - 2 weeks; upto 5 lacs - 4 weeks.
- (ii) **Processing Charges** - Rs.500/- per lac; >Rs.1 cr.-Rs.400/- per lac Max. Rs.20L, Min.0.5L, 25% on rejected proposals (for W/Capital); **Vill.& Cottage Ind.:** - Credit requirement upto Rs.5L SSI in village/ town with a population <50,000, Artisan (anyw)
- (iii) Credit limit to artisans, village & cottage industries upto Rs. 50000/- weaker sections. CTL Rs.50,000/-; TINY Enterprises - investment in Plant & machinery upto Rs. 25 lacs, Population upto 50,000.
- (iv) **Operational Area** : 15 Kms. From the branch; Special Hypothecation limit upto Rs. 5 lacs.
- (v) **All Commercial accounts above Rs. 50 lacs should be assessed as per the revised CRA system.**

(vi) INSPECTION CHARGES

	DIR/SGSY & others upto Rs.25,000	Rs. Per Annum
1	DIR/SGSY & others upto Rs.25,000	NIL
2	>Rs.25,000/ -Rs.2 lac	500
3	> Rs. 2 lac-Rs.500 Lac	Outside M.L of Branch actual +25%Min 10K(M.I)*
4	> Rs. 2 lac - Rs. 500 lacs	Rs 500/lacMax.12,000. Per Annum within M.A.
5	Over Rs. 500 lacs	Actuals+25% Min Rs.12,000 Per.Annum

Funds should be made available to SSI Units

Name	Investment	% of loan
1. Cottage industries/ artisans	Credit requirement upto Rs. 5 lac	40%
2. KVC, Tiny sector	Between Rs. 5 lacs to Rs.25 lacs	20%
3. Other SSI Industries	More than Rs. 25 lacs to Rs. 100 lacs	40%

- (vii) Lending to NBFC & other financial intermediaries for onward lending to tiny sector, HUDCO for artisan. weavers etc., will be classified for priority sector.
- (viii) No collateral security upto Rs. 25K in priority sector; Rs.5L in tiny sector. (Small scale industry also from Dec.2003). Rs.25L if good track record. (Criteria to determine track record ref. Circulars)
- (ix) **Affidavit to be obtained from the guarantor giving details of all the property held by him for personal guarantee.**
- (x) National equity fund schemes project cost raised from Rs. 10 lacs to 25 lacs and soft loan ceiling to Rs. 6.25 lacs. **Loans covered under GGTSI - upto Rs. 2L - nil, Rs.2L to 5L - 1%, > Rs.5L - 1.5%**
Food & agro based processing units investments upto Rs. 5 crores would be included in priority sectors.
- (xi) Composite loan raised to Rs. 100 lac in SSI. Credit guarantee Trust for small industry - on pilot basis in 5 Circles for loan limits upto 25 lacs (w.e.f 1.9.2003) (Delhi, Chand.,Lucknow,Patna,Hyd.)
- (xii) Insurance of securities charged with the Bank can be arranged with even Private players besides Public Sector Companies. **Loans above Rs.5lac to25lacs covered underCGTSI**
- (xiii) KVIC - Rural employment generation programme rural area is defined for population upto 20000
- (xiv) **Loan against TDRs to C&I and SIB - Martin 15%, Rate of Interest - 2% above rate of deposit : CGM of Circle has some discretion.**

GENERAL PURPOSE TERM LOAN

Nature : General **Purpose** SSI Loan
Nature of Facility : Term Loan
Eligibility : CRS - SB3
Pre-Tax Profit : Last 3 years No history of default.
Purpose : Any general Purpose
App&Ade : Standard appraisal; Min. DSCR-1.75; **TOL/TNW** > 3; **CR** < 1; & Other Conditions.
Amount Finance : Upto Rs. 50 lac
Repayment : Monthly/Quarterly
Margin : 25%, **Loan** 75%
Documents : Composite documents, All other conditions applicable to TL

S.No	NAME OF THE SCHEME	DEFINITION	AMOUNT OF LOAN	MARGIN	REPAYMENT	REMARKS	INSPECTION CHARGES
1	RETAIL TRADERS	(i) Private R.T dealing in essential commodities, consumer co-op store.	No ceiling	Upto Rs. 25,000/- Nil	Working capital - On demand	No sale criteria now. Stock statement should be submitted upto Rs. 10,000/- quarterly. No assistance under equity fund.	a) Amount of Loan upto Rs. 25000/- Nil b) Over Rs. 25,000/- to 2 lac Rs.500 P.A c) Over 2lac to 500 lacs Rs.500P.A/lacMax.Rs.10,000 P.A within Municipal limits, Actuals +25% Min.Rs.10,000 if outside municipal limits. d) Periodicity a) Monthly during first four months of disbursement. b) Once in a quarter thereafter with limits upto Rs. 25,000/- c) Once in an alternate month with limits above Rs. 25,000/- but upto Rs.2 lacs d) For units above Rs. 2 lacs - monthly
		(ii) Other private R.T with credit limits not exceeding Rs. 20 lacs	No ceiling	Rs.25,001 to 50,000/- 20% Above Rs. 50,000/- 25%	Term Loan 3-7 Years	ARTHIAS PLUS : Purpose : Commission Agent Eligible : Having good reputation Maximum Loan : 50 lacs Security : Coll 1.5 times of Adv Margin : 40%; Rate of Int. :- same as C&I as per ratings	
2	BUSINESS ENTERPRISES	i) An individual or a firm, proprietor or partnership who run and manage a business, enterprise, established mainly for the purposes of providing any service other than professional service satisfying criteria of cost of equipment not exceeding Rs. 200 lacs, including working capital without any ceiling ii) Retail traders in mineral oil	No ceiling	---do---	---do---	1. Examples are Beauty parlour, Photostat Machines, Pan Shop, Mutton Shop, Vegetable vendor, House boats, Cinema houses, Video Parlour, Restaurant etc., 2. Limit of Plant and Machinery in industry related / Business enterprises Rs. 200 lacs.	Flexi Loans
							Nature : T.L; Period - 3-5 Years,8yr S.U
3	PROFESSIONAL AND SELF EMPLOYED	i) Any qualified person holding Degree/Diploma and engaged in rendering professional services like doctor/engineer/lawyer etc., ii) Self Employed engaged in providing services of special skills and experience. Investment upto Rs.2.0Cr.	No ceiling	Upto Rs. 25,000/- Nil Above Rs. 25,000/- 20%	Working capital - On demand Term Loan 4-6 years	1. Examples are Doctors, Engineers, Architect, Self Employed Musicians, Circus Owners etc.,	Eligible : Traders in Goods/Com/Service/ Professional/Self Emp/T.O
							Purpose : Holding stocks / Land & Building, Office, Showroom, renovation
4	SMALL ROAD TRANSPORT OPERATORS (SRTO)	i) An individual or an association of more than 6 persons. Co-op societies and companies are not eligible. ii) Investment upto Rs.2.0Cr.	No upper ceiling for amount of advance	Upto Rs. 25,000/- Nil i) Single vehicle owners Rs. 25,000/- - 50,000/- 15% above Rs. 50,000/- 20% ii) Other Rs. 25,000/- - 50,000/- 20% above Rs. 50,000/- 25%			Criteria: CRA rating SB4 / SBT4 & above
							Quantum : Min. Rs. 5 lacs; Max. Rs. 100 lacs
5	DOCTOR PLUS	Individual/Partner/Ltd. Co. Having MBBS/BAMS/GMIS/RMP qualification - for Buying equipments/setting up clinic,X-ray lab, Vehicle, Drug Stores	Mx. Rs.5.0Cr, Min. Rs.10.0L with sub-ceiling of 10% < 1.0Cr.	(i) Upto Rs. 25,000/- Nil (ii) > Rs. 25K upto Rs. 5 lacs -10% (iii) Above Rs. 5lacs 20%. Advance as per score model	Max. 7 years with 12 months moratorium	Security:- Upto 15.0L for Allopathic & Rs.10.0L for Others - No collateral > Rs.15/10L - tangible Rate of int. : Concessional rate of interest	Documents : Agreement & Deed of guarantee to be obtained
							SME- CREDIT CARD
							Eligible : SBF,SSI,Prof. & Self employed as per score sheet
							Purpose : To meet credit requirements of SBF, SSI, Traders
							Quantum Max. 10 lac - validity - 3 Yrs; Intt. Rate - same
							Repayment T/L 5 Yrs; CC reviewed ; Margin - > 25,000 - 20%
							Security & Documents As per extant instructions.
							Processing - 0.5% - Min.Rs.500/- Max. Rs.5,000/- Simplified Scoring Model

S.No	NAME OF THE SCHEME	ELIGIBILITY CRITERIA	LOAN AMOUNT	SUBSIDY (Normal Area)	REPAYMENT	REMARKS
1	Swarnjayanti Gram Swarajgar Yojna (SGSY) (1.4.99)	-Rural Area upto 10,000 Population -Families living below poverty line -(Definition may vary from state to state) <u>Subsidy can be adjusted if default is long, with the approval of next higher authority. No need to refer to DCC now.</u>	1. No upper limit for investment ceiling 2. NABARD to fix project cost in Agr. (Back ended Subsidy)	30% of the project max. 7,500/- 50% - Rs.10,000/- SC&ST Group :50% - Max 1.25 lacs depending on project (Rs. 10,000/- per Capita)	Should not be more than 50% of incremental income. 5-9 years depending on project.	1. S/C-S/T-50%;Women-40%;Phy.Handicapped- 3% 2. Selection by 3 member committee BDO/Banker and Sarpanch 3. Upto Rs. 50,000/- for individuals. <u>Upto Rs. 5 lac for group Loan,Hyp.of assets only project cost not loan amount,(No Collateral) Project Cost</u> 4. Amount more than mentioned at item 3 above suitable collateral security.
2	PMRY-Prime Minister's Rojgar Yojna 2.10.93	Family income Not more than Rs.40K per annum. All Over India. VIII Sd. Passed or I.T.I Age 18-35 Yr.; 45 Yrs -SC/ST; 40 Yrs in N.E Ex-servicemen / Physically Handicapped 3 years permanent resident (exception married women)	Rs. 1 lac/person (Proj. Cost) Partnership Project upto Rs. 10 lacs;SBF Max. Rs. 5 lac N.E -Rs. 2 Lacs per person	15% of the project max.7,500/- Subsidy STDR Safe Custody N.E states Rs. 15,000/-(max.)	3-7 Years	1. Selection by DIC; Women 30% 2. SC/ST - 22.5%; Backward - 27.0% 3. Loan application disposal within 14 days 4. Partnership project upto Rs. 10 lacs 5. No collateral security upto Rs.1 lac & 2 lac in industry. 6. Passbook to be issued. 7. FIR in misutilisation.
3	SJSRY (Swarna Jayanti Shahari Rojgar Yojna)	1. Assisting individual beneficiaries for setting up gainful self employment 2. All urban / towns including semi-urban not otherwise covered under the Rural area. 3. Education - under metric only. 4. Family income - norms per urban poverty norms. 5. Permanent resident - At least 3 Yrs; Ration cardholder.	Max. Project Cost Rs. 50,000/-	Subsidy 15% Max. Rs. 7,500/- (Subsidy in Reserve Fund)	3-7 Years with a initial moratorium of 6-18 months	1. Women and handicapped 30% each. 2. SC/ST - as per population 3. No collateral / guarantee 4. Training is a must. 5. Composite Loan Agreement. 6. Unit cost fixed by Banker's Committee 7. Loan application disposal within one month. 8. To be treated as regular loan application. 9. Family identification on independent kitchen.
4	DIR (Bank's Own Scheme)	1. Family income rural />Rs.11,000/-; Urban /> Rs. 11,850/- 2. Land - Irrigated /> 1 Ac, Un irrigated 2.5 Ac (Max)	Max. Rs. 6,500/- Rs. 5,000/- can be given to physically handicapped for artificial limbs	Nil	Not more than 5 Yrs.	1. 1% of the total Bank Loan 2. SC/ST - 40% 3. Insurance not to be insisted (except cattle) 4. Selection by Bank Staff.

REMARKS :

- 1 **Refinance** available from NABARD/SIDBI (Automatic refinance scheme); Grounding of assets within 2 months from the date of sanction.
- 2 **Subsidy is treated as margin** upto Rs. 25,000/- in SGSY & > 25,000/- as per Bank's norms for general advance except in PMRY, where 5% - 16.25% margin is required depending upon amount of loan.
- 3 **D.C.B Register** is compulsory for all the schemes; **Insurance Subsidy in SGSY - 1.25% Borrower, 1.0% DRDA; (This is in addition to Capital Subsidy).**
- 4 **Loan application can be rejected by the controllers only.** The application can be returned by the branches, if application is not as per bank's / scheme's norms
- 5 **No penal rate of Interest can be charged on any of the Govt. sponsored scheme.**
- 6 **No Collateral security is required, even if it is offered by the borrower** upto Rs. 50,000/- in SGSY and upto Rs.95,000/- in PMRY and upto Rs. 50,000/- in SJSRY.
- 7 **No Finance, if already benefitted in any subsidy scheme. No finance to any defaulter in any of the scheme / any of the Bank.**
- 8 **Special Current A/C to be opened for SGSY subsidy.** No Intt. Is to be charged on subsidy portion (loan); Pro-rata subsidy if the loan account is closed prematurely.
- 9 **No Intt. Is payable by the bank on subsidy amount (FDR/CURRENT A/C) for PMRY Subsidy.**
- 10 **Poverty line from 1996-97 onwards as per new methodology has been drawn. Now poverty line is determined state wise/income per person on monthly and not on annual basis.**
- 11 **For "No dues" Certificate , Branch should write to other Banks in the area, enclosing list. If no response within 15 days treated as "No Dues".**

IF DEPOSITOR DIES INTTESTATE i.e. (WITHOUT ANY WILL), WITHOUT LEGAL REPRESENTATION

SR.NO.	DISPOSAL AMOUNT	AFFIDAVIT COS-539	INDEMNITY COS-540						LETTER OF DISCLAIMER			DECLARATION	
1	Upto Rs. 50,000/-	NOT REQUIRED	Stamped signed by all claimants+ No surety						Only if any heir disclaim			On revised claim form with witness	
2	Rs. 50,001 to Rs. 1 LA	signed by ONE Witness	Stamped signed by all claimants + One Surety Good for amount						Only if any heir disclaim				
3	Rs. MORE THAN 1 LA	Stamped signed by two Witnesses	Stamped signed by all claimants + One Surety Good for amount						Only if any heir disclaim				
SR.NO.	PARTICULARS	ACCT.	MAG. DIV	(BM) A	B	C	D	E	AGM(Br)	AGM®	DGM	GM & Above	Remarks
1	Total outstanding in deposit a/c of deceased (in Rs. Thousands)	5	5	100	65	45	30	10	200	200	1000	Full	Disc. Powers for sanctioning payment in '000
2	Securities in respect of deceased A/c Other than deposit A/c (in Rs. Thousands)	Nil	Nil	40	30	20	10	5	100	100	500	Full	

(However the payment can be affected on the basis of succession certificate, probate, letter of administration by the competent court and with nomination facility (POWER FOR PAYMENT FULL).

Manager Division will exercise the power of B.M of the respective Scale. A = SMGS IV Br.; B = MMGS III BR.; C = MMGS II Br.; D = JMS1 Br.; E = (SAB) Br.

REMARKS :-

- Application is to be obtained in all the cases; Standard letter on the lines of H.O Circular S & P - 09/2003-04
- Death certificate from the competent authority. Death must have been registered by the competent authority.
- All claimants should declare that the deceased has not left any will/probate/codicil which necessitate the obtention of succession certificate/letter of administration etc.,
- Succession certificate issued under section 370 when a person dies intestate and covers transferable securities/share holding/belonging to him and also gold ornaments & articles in safe deposits in U.P & M.P only.
- Payment should be effected by Banker's cheque only. Opinion report on the sureties to be compiled.
- Discharge should be obtained from all legal heirs.Treatment of pipeline flows(Funds) as per S&P CIR./05/2009-10.
- A separate stamped receipt (more than Rs. 5000/-) should be obtained from all the claimants.
- Pass Book, Cheque Book etc., should be recovered from the depositor and kept along with branch documents.
- Control return, Disc. Power statement should be sent to the controller immediately.

z

OTHER THAN PBB BRANCHES

S.No	HEAD	CA * Individual & Other (+)				SB Individual				Multi Option Deposit Scheme	Money Box (since withdrawn)	RD	TDR/STDR		LTDR	CLTD		
		M	U	SU	R	M	U	SU	R				MU	SU/R		KMJY	1.4.2000	
1	Minimum amount of account opening (with cheque book)	* 5,000	5,000	5,000	2,500(+)	1,000	1,000	1,000	500(+)	10,000/- and there after multiple of Rs.1,000/-	100/-	100	50	Rs. 1,000/- in multiple of Rs. 100/-	Rs. 1,500/- & multiple of Rs. 100/-	Rs.50,000/- * minimum additional amount Rs. 25,000/-		
a)	Penalty if not maintained (Per Quarter)	750	750	750	750	300	300	300	150	Minimum Rs. 5,000/-	N.A	N.A	N.A	N.A	N.A			
		For individuals								Subsequent Deposit								
		1350	1350	1350	1350(O)													
		For others																
2	Without Cheque Book (Min, Balance) Maintained	-----N.A-----				500	500	500	250(+)	Minimum Rs. 500/- Balance in S.B	N.A	N.A	N.A	N.A	N.A	N.A		
b)	Penalty if not M.(per Quarter)	-----N.A-----				300	300	150	150	P	N.A	N.A	N.A	N.A	N.A	N.A		
						300	300	150	150	O								
3	Time Period	No definite Period				No definite Period				1 Yr to 5 Yrs.	12M - 10Yrs.	1Yr to 10Yrs	TDR-7days-10Yrs	12M to 10Yrs	15d - 3Yrs			
4	Interest Payable/application	Nil				Min. Bal 10 - L.W.D				As applicable to TDR/STDR	Same as in SB/STDR	Due Date	Compounding Qtly	Same as in STDR	Same as in STDR			
5	Minimum Withdrawal	-----N.A-----				WD-Min Re.1/- Cheque-Rs50/- Max. No Upper Ceiling				In units of Rs. 1,000/- through SB a/c or C/A	Full amount on maturity	Full amount On maturity	Full amount	Rs. 500/-	Rs. 5,000/-			
6	Penalty	Folio Charges are recovered				In SB rules No. 31,35,36 are not followed Rs.15/- per Yr. A/c opened upto 31/3/95				SB withdrawing need Not be Rs. 1,000/- (only one A/c SB or CA	Rs. 10/-P.A if < 10 ins-	Rs.1.50/M<5Yr	1% for premature payments for deposits Rs. 1 lac & above	Same STDR	Rs. 50/- per month if Balance fall below Rs.50,000/-			
7	Where Applicable	All Branches				All Branches No Savings Bank A/c in the name of political parties				Applicable only in Computerised Branches	All Branches	All Branches	3 Yrs. & more All Branches	Now available at all ADBs/ABDs/Rural Semi-Urban as Kisan	All Comp. Br Metro & Urban (C&I)			

New Balances and penalty will be applicable both for operative and inoperative existing as well as new accounts w.e.f 1.1.2001 It is mandatory to inform the customers. Mitra Jama Yojna

REMARKS & RELATED CHARGES:-

1. **Transfer of accounts** any where in India free of cost. **Payment of Deposit receipts to another Bank.** To levy the charges as applicable to remittance. Local remittance-BC charges.
2. For all STDR/TDRs deposits **TDS is deducted** at source if intt. **Paid is more than Rs. 10,000/- P.A. w.e.f 1.6.2007. Form 15H can be obtained, from** depositors. Normal collection charges to be recovered in case of deposit receipt collected on maturity.
3. Other facilities like - Locker, safe deposit/custody/remittances/standing instructions are provided by bank. Ration Card is not to be accepted as the proof of residence/address in opening of a/c.
4. Bank may allow interest on overdue term deposit provided the amount is renewed **for minimum 15** days beyond the date of renewal. No intt. On premature withdrawal of T.D of maturity before 14 days.
5. Extension of maturity period can be given without penal rate even on increased rate of interest provided the revised period is more than the existing period. **No of photographs- 1** for literate & 2 for illiterate.
- 6 **Account keeping Charges** - No charges in SB/CA of individuals. **6(A) If SB/CA is closed within one year of its opening,** Rs. 150/- for Individuals & Rs.500 for companies in all branches will be recovered as service charges.
7. **Third party withdrawal in SB is not allowed now.** Intt. Rates are same for co-operative banks also. Charges for drawing less than Rs. 50/- Nil. **Pension accounts-** 50% concession both in minimum balance & service charges for
8. Penalty of Rs. 20/- per **debit for exceeding 30 debits(Other than alternate channels)** in an account in 6 months (SB). Payment of intt. On deposits should be rounded off in nearest rupee.
9. If balance less than stipulated and **AC remain inoperative for one year** - Rs. 75/- will be recovered / year. **Entry in cash monitoring register** if cash drawn above Rs. 5 lac in Metro & 1 lac in other cities.
10. **Cheque book issue charges** other than staff & staff coop. Rs. 3.00/-per cheque MICR/Non MICR **SB/CA- Individual/Companies. SB of individuals 25 cheques free in a year .**
- 10(a) **Multi city cheques-** Rs.5 per cheque leaf in all segments. 10(b) - Name of nominee can be indicated on the face of Pass book/TDR after getting specific consent of depositors.
11. Cheque book issued to depositors only for short term genuine business requirements, Adequate caution should be exercised for issue of large number of cheques.
12. **Premature penalty in Time Deposits** : 1.00% below the rate applicable for the period of deposit remained with the bank w.e.f 01.12.2008. **No ledger folio charges** - 'P-Seg; SB/CA (Individuals)
13. For PBB branches minimum balance in SB accounts 5,000/-; CA-10,000/-;T/D Rs. 10,000/- minimum value of customer deposit in Metro/Urban Rs. 50,000/- & Semi-urban Rs. 25,000/-(including family members/HUF)
14. **ATM- service Annual maintance Charges-**Rs.50 /P.A applicable to all ATM/debit cards and will be levied at the start of 2nd year.(BM has dis. to reduce/waive on business considerations)
15. **Photo- attestation / Signature verification Charges-Rs.100.16(b) Record copy of the cheque charges-Rs.50 per Instance. 16@ Interest certificate-** First certificate free, **Extra copy-**Rs.50 per copy.
16. **No frill account-** Account can be opened with minimum Rs. 50,having income below Rs.5000/PA. No interest is paid if minimum balace of Rs.500 is not maintained.No cheque book.Withdrawals restricted.
17. **Cash handling charges in CC/CA->**RS.10,000-Rs.50,000-Rs.10,>Rs.50,000-lac-Rs.25/, >1lac-Rs.50/lac max. Rs.5000

MANAGEMENT OF RECORDS - Retention Period of various Records

<p>1 Yr : Cheque book requisition slip, Acknowledgement post card, cheque book Acknowledgement, CF. of pay order (SB withdrawal), Lapsed insurance policies, postal receipts, peon book, Liability register (2 Yrs.)</p>	<p>letters dispatch register, Securities and shares purchased & sale register, small coin deposit book, standing instruction book, Sterling D.D purchased register, S.C dispatched register, Sterling drafts issued register, Stock insurance register, Stock register, S.I (Cancelled), Sundry Deposit A/c register, Suspense A/c register, Sub-office statement of draft & MTs issued /dispatched, Telegram book, T.T purchased register, T.T receivable register, Tellers cash sheet, Trunk register, Subsidiary day book of credits to a/c, Sub-office statement of demand draft purchased, Sub-office statement of D.D purchases, T.T payable register, Tellers cheque deposit register, Term deposit Intt. register, T.T confirmation, T.C register, Unclaimed demand drafts register</p>
<p>3 Yrs : C.O Intt. Register, Branch Activity Analysis Register, Complaint Register, Confirmation forms, DCB Register, Trunk call Register, Telegram Receipts.</p>	
<p>5 Yrs : Analysis of Advances register, Intt. Exchange, Commission, Balance Book (Sundry Accounts), Bill acceptance register, Broken cheque register, Cash analysys book, Cash credit Insurance register, Charges register, Cheque booki register, Analysys of charges register, Attendance register, Authorities to encash cheques, BM Monthly certificate, Branch statistics book, Companies balance sheets, Current A/c and C.C a/c formalities register, Daily Lists, Delivery Order register, Demand Liability register, Demand Remittances register, Confidential opinions, Cost of conducting Government register, Currency Note Register, Demand Remittances dispatch register, Documents relating to closed safe deposit locker A/c, Draft advices, Head Cashier's Bill Register, Ledger Balance Books, Market Price register, Govt, cheque book intimations, Inoperative SB A/c Intt. register, Inward Mail, L.C Issued register, Local Collection (R), Local Mail (R), Medical Aid (R), O.T (R), Pass Book overnight retained (R), Progressive Balance (B), Advances to SSI (R), Returns Offices copies, SB Pass books Issued and surrender, Stationery register,</p>	<p>10 Yrs : Bonus register, Central/State Govt. loan application, Demand Loan register, Documents relating to Closed a/cs, Foreign DDP/Clean/bill register, F.C.P.O register, Foreign Drafts, MT, TTs issued advised received register, F.C notes stock register, F.C.T.C stock register, Gold Loan ledgers, General correspondence files, Govt. letter of credit register, Income tax deduction register, lost document register, Misc. foreign transaction register, Obsolete specimen signatures of Govt. officials, Misc foreign register, opinion books, Safe deposit locker access register, Sub-office a/c register, Specimen signature sheet/register/transaction relating to closed a/c, stationery ledger, surrendered safe custody register, vouchers, voucher register. All documents pertaining to customer KYC compliance and transactions need to be preserved for 10 years after cessation of relationship in terms of rules of PMLA 2002.</p>
<p>Sterling note register, Stopped Cheque register, Stationer indents, invoice equations Stock returns (Adv.), SB pass book register, Old SB pass books, Security forms issued register, Security and Shares ex-custody (R), SB Card issued (R), Sub-Office (Profit & Charges (R)), Balance Books, Telegram & Telegram confirmations, T.T Duplicator receipt, Uncurrent coins (R), Unexamined remittance register, Vault register, Telegram charges register, T.D test check register, Token register, Transaction of Telegram record & Dispatched. Dak cum SC realised register, Telex/data net received & sent register, Data net message/confirmation. All reports generated by E.P.</p>	<p>20 Yrs : Branch Document Register, C.C register, Bill of Exchange register, Foreign outward bills for collection register, Foreign currency notes purchased register, Document execution register, Foreign inward bill register, Foreign currency notes, Transaction register, In-operative SB A/cs (incl. non-intt. bearing), Misc. Security register, Safe custody ledger, Packing credit, D.P register, Packing credit orders register, Protested Bills register, Recurring deposit ledger, Safe custody register (loose leaf), Safe deposit registers, Safe deposit locker register, SB ledgers, SB Deposit ledgers, Security Ledgers, Security register, S.S. Books, (Constituents) Special letters, Term Loan ledgers, Term Deposit register, CA & CC ledgers, Janata Deposit ledgers, Furniture register, Inoperative CA register.</p>
<p>8 Yrs : A/c Opening form, Closed A/cs, Assett.Hyp.. Register, Transfer scroll, Bill register, B.C. register, Cash scroll, CA/SB Balance books, Clean cash book, Clearing register, Clearing House settlement register, Bank cash scrolls, Bill discounting register, Cash balance book, Cash receipts jotting book, Cashier's receipt scroll for bank, Cashier receipt and payment register, cheques referred & returned register, Clearing house register, Clearing cheque delivery register, Currency chest book, Draft, M.T Dispatched register, Draft, M.T, T.T issued register, Drawing power register, Day Books, Demand draft purchased register, Demand Loan liabilities register, Draft MT advices received register, Draft payable register, Foreign correspondent draft advices received register, Godown inspection book, Govt. credit scroll, Govt. securities register & ledgers, IBIT register, Inspection register, Intt. realised on securities register, Govt. Debit scroll, Head cashier's cash jotting book, Insurance policy register, Inventories in respect of articles of safe custody/locker, Key register, Liability register, Postage Book,</p>	<p>25 Yrs : Term Deposit Account Opening Forms</p> <p>30 Yrs : Title Deed Register</p> <p>35 Yrs : Establishment Books</p> <p>45 Yrs : Leave Register, Safe deposit locker & key register</p> <p>60 Yrs : Letters of Indemnity, Succession certificate, Record register, PDF A/c statement file, Power of attorney register</p>
<p>Railway debit/credit scroll Remittance schedules, RBI remittances drawn/encashed register, Misc sterling transaction, Payment order a/c register, Registers of ledgers of Bank's own investments, Registered</p>	<p>Permanent : General Ledger, Indemnities, Undertakings & counter guarantee (form 49, 50, 56, 57, 87, 95, 98 & 136 etc..) 1st January of each year is the record date.</p>

1. **Closing Allowance** : Rs. 250/- per half yearly, Sept, March. Only to Branch Officials.
2. **Officiating Allowance** : Officiating in a higher scale position @ 6% of pay (w.e.f 1.11.99)
3. **Deputation Allowance** : Training Centre / BSRB & Locally established organisation - 4% of B.P max **Rs. 750/-**; Outside Bank 7.75% Max. **Rs. 1,500/-(1.06.05)**
4. **Conveyance Allowance** : Area I/II/Others; (All vehicles)w.e.f **01-07.2008 (w/out Money Receipt w.e.f. Oct'08)**
Car - Scale IV and V -105/95/85 Liters; **Scale III - 95/85/75**; Scale II-80/75/70 **Scale I** (Comp. Seniority) - 60/55/50
Certificate Basis : Scale III toV - 1475/1300/1130. Scale II -1185/1130/955 ; Scale I (C.S) - 815/725/640
BMs/MOD/Ac/FO and other JMSI of comp. Seniority. 5yr but <7 Yrs.service-55/50/45 Car, **2-wheeler** 10 ltrs.less.
Two Wheeler : (All Scales)- M. Cycle/Scooter **50/45/40** lts.& Rs. **815/725/640** on certificate basis.
Moped - 40/35/30 lts. (5 ltr. Less for JMGS having service >= 5 yrs but <7 yrs.); Rs. **815/725/640** on certificate basis.
 *Sr./Spl. Steno/Dftsmen, Sr./Hd Pharmacist,/Tel. Oprtr/Control Room Oprtr/AC/ST Plant Oprtr, Sr. Asstts - Rs.350/- p.m.
cost of high octane fuel can be provided if claimed.
5. **Out of Pocket** : Out of pocket upto Rs. 275/- or half halting allowance whichever is less is payable to an officer who is deputed locally for at least 4 hours subject to at least 15 k.m from office & 5 k.m from residence or vice versa.
- 5.a) Out of Pocket upto Rs. 200/- (SS) , Rs.120 (AS)per day for lunch/dinner/transport for stopping beyond Office hours on fully computerisation of the branch, also applicable to other officers /airport duties/service br./ when they have to sit beyond the stipulated hours to sort out the problems. **w.e.f 1.6.07.**

6. Halting Allowance : (1.06.2005)

	Major A	Area - 1	Others
JMS1, M II & III	Rs. 550/-	Rs. 500/-	Rs. 400/-
SMG iV & Above	Rs. 600/-	Rs. 550/-	Rs. 500/-

Delhi, Kolkatta, Mumbai, Chennai-Rs.700

7. Hotel Charges : (Maximum room tariff permission for Non I.T.D.C hotels) ITDC actual. W.e.f. 01/06/2007

	Eligibility	Major A	Area - 1	Others
TEG (VI & VII)	IV Star A/c	Rs.6800	Rs 3400/-	Rs.3000/-
SMGS (IV & V)	III Star A/c	Rs. 4000/-	Rs.2400/-	Rs.2000/-
MMGS II & III	II Star (Non A/c)	Rs. 2400/-	Rs 1600/-	Rs 1200/-
JMS (I)	I - Star	Rs. 1600/-	Rs 1200/-	Rs 0800/-

***(Delhi / Mumbai - 125% of the max for TEG - VI & above)**

8. **Incidental on Transfer including, Insurance, Packing, Local transfer of goods etc.(01.11.2007)**
 JMGS-I & MMGS - Rs. 14,000/-
 SMGS IV to TEG - Rs. 18000,-
9. **Mid Academic Year Transfer Allowance** :- Rs. 500/-PM irrespective of number of children for current academic year.(1.1.2004)
10. **Rural Posting** : Leased accommodation at choice place upto the rental ceiling applicable to the place of posting. Officer to reside at the place of posting at his own cost.
11. **Entertainment Expenses** : (For Tea, Coffee, Cold Drinks, Snacks etc.)
 a). Mgr.Div/LBO/Distt Cord. Rs-1200-to Rs3000 circle's disc.BM- Rs.1300 to Rs.3250.RM_MCG/CAG_Rs.3000.
 b) In special cases at Bank's disc. ZO/Overseas Br./Ros/R.M/Deptt.Heads at LHOS, Main Branches, Special Branches - Scale V -5000, C.O. ESTABLISHMENTS-IV-Rs-2400,,SCALE-V-Rs 3000 TEG-VI-3600,TEG VII-4800.
12. **Club Membership** :- BMMOD/LBO/Distt.Cordinator/RDM/all SMGS IV & above - Rs. **1,000/- yr.**
13. **Discomfort Allowance** :- Rs. 1000/- p.m who works in shifts / Airport duties / Control rooms / Security Liaison work and receiving dignitaries at air port / railway stations etc.,
 Upto 3 hrs.- Rs.110/-, >3hrs. & upto 6hrs - Rs. 220, > 6 hrs - Rs.400/- w.e.f. 01.01.2008
14. **Supply of Briefcase** :- Once in 3 years with a ceiling of : JMGS - Rs. 1800/-;MMGS - Rs. 2,300/-;(15.07.2008)
 SMG - Rs. 3,000/-;TEGS VI & VII - Rs.3,500/-;TEGSS - I & II -Rs. 5,000/- (Agr.Asst. 650/- (every 4 yrs))
15. **Cleansing Material** :- Reimbursement in respect of specified items (on certificate basis)subject to following ceilings.
 JMGS I - Rs. 600/-;MMGS - Rs. 750/-;SMG IV - Rs. 825/-;SMG V - Rs. 975/- **TEG-VI&VII-** Rs.1200 w.e.f 1.6.2007
16. **Newspapers & Magzines** :JMGS1-Rs.350 P.M, MMGS - II & III - Rs.500/ P.M, Scale IV,V- Rs.700 P.M_ (w.e.f. 01.12.2006); Spl. Asst. working as Cash/ATM/Locker In-Charge, OSF members -Rs.250 p.m., Other Spl. Asst./Sr. Asstt./Asstts. Rs.200 p.m., Sub-Staff Rs.140 p.m.(wef 01.09.08)
TEG VI- 3 NEWS PAPERS -1 National+1 Local+1 financial paper+ Magzines.Rs.2000/ (certificate basis)
17. **Silver Jubilee Award** : Rs.5,000/- irrespective of cadre in the form of Gold coin or Gift Voucher of reputed stores.

Note : Bank Officials must stay at Bank's transit house. They are permitted to stay in the hotels only when the accommodation is not available there. It has to be certified by the concerned official in his/ her TA bill that no accommodation was available there during that period.

18. Reimbursement for Travelling : **Car** 1000 CC & above - Rs. 5.80 per K.M
Less than 1000 CC - Rs. 4.60 per K.M
by own conveyance(w.e.f-1.1.2004)

Scooter - Rs. 2.80 per K.M

Moped - Rs. 2.00 per K.M; **Foot Allowance** :Rs. 1.20 per K.M

19. Residential Telephone : All officers in SMG IV & ABOVE, all BMS & other functionary who are permitted by competent authority. STD facility can be allowed irrespective of scale, telephone connection of private operators can also be allowed.

Scale JMG-I -200 calls P.M;MMG II-III - 300 calls P.M;Scale IV & V - 800 calls P.M;TEG-VI - 1500 calls P.M., besides free calls and rent reimbursement will be restricted as above.

20. Personal Entertainment Quota :- For entertainment of guests 100% on certificate basis.

subject to following ceiling.MMGS II & III - Rs. 5200/-; SMGS IV - Rs. 6,200/- SMGS V - Rs. 7200/(RM-Rs.8000)- TEGVI - Rs 14 K(Module-15K) ; Rs. 4100/- to BM/MOD/Cash Officer and F.O & Sp. Officers of comparable seniority in JMGS-I.

MMGS II and above irrespective of postings.

BMs & RM(SME),RM(PB),AGM(SECC) Marketing officers in SECC;AGM(RACPC);AGM(OSF),SME,RM(CAG&MC) and marketing officers in such cells of JMGS-I - Rs. 7800(8500/-);MMGS II -Rs 9400/(10100)-;III - Rs10800(11700)-; IV - 13200(14300)-;V - 15,000(16,200)- TEG VI - 24,700/- (BMs) will be allowed w.e.f 2007.

21. Reimbursement of Medical Expenses :- Self - 100%; Family members & wholly dependents having income less than Rs. 1,500/- P.M - 75%.Serious diseases > 50000 - 95%; others > 1 lac - 95% can be considered for additional reimbursement.

22. Casual Labour Charges :- scale- 1-Rs.10/,II&III-Rs.15/,IV- Rs. 25/,V Rs.50/-VI&VII -Rs.75/ per day.

23. Curtain Washing Charges at leased accommodation :- part of overall maintenance

24. Leased Accommodation :W.E.F 1.1.2008

Area	V--ALL CIRCLES	IV -ALL	III -ALL	II -ALL	I -ALL
Major A	13000.00	12000.00	11000.00	10500.00	10000.00
A	9500.00	9000.00	8250.00	8000.00	7500.00
B	5750.00	5300.00	5000.00	4750.00	4500.00
C	4750.00	4200.00	3900.00	3500.00	3300.00

MAJOR A-(Mumbai,New Delhi,Kolkata,Chennai,Ahmedabad,Bangalore,Hyderabad)

ALL - ALL CIRCLES INCLUDING AHMEDABAD & BHOPAL CIRCLES.

25. Car Parking Charges :- Major 'A'-Rs.500, A-400, B-200, C(Notified only)-100 pm, CGM can increase by Rs.100 in special circumstances

26. Recovery of House rent & furniture :- @ 1.75% & 0.4% of the first stage of pay. (1.11.02)

27. Maintenance Charges :- Maintenance charges cop. Upto Maj. A Rs. 1000/-,A-Rs.750,B-Rs.500 -C-250,over lease rent. on production of receipt (w.e.f. 01.01.2008)

28. Leased Accommodation - Officers posted to Rural Centre

(I) May be permitted to keep his family at a centre of choice.

(II) Ceiling applicable for present place of posting.

(III) If he keeps the family at previous place of posting the rental ceiling applicable for that centre.

29. Furniture & Fixtures:-

ALL CENTRES	JMGS I	MMGS II & III	SMGS IV	SMGS V
INCLUSIVE OF CURTAINS	90K	1 LAC	1.10 LAC	1.75 LAC
all inclusive -	TEG VI&VII	TEGSS I	TEGSS II	
excluding VAT	4 LAC	5LAC	6LAC	

1) JMGS I & MMGS w.e.f 1.6.2002 & upto Scale V w.e.f- 25/01/07 will have to carry the furniture provided at their residences on transfer.

2) Repairs & maintenance Rs.9000/ P.A for JMGS-I; Rs. 10000/- P.A for MMGS,SMGS IV-11,000, SMGS-V- Rs.12,000 can be reimbursed for repairs & maintenance of furniture .Maintenance of furniture to TEGS will continued to be done by the bank.

30. Air Insurance for staff: TEGSS I & II - 15 lacs; TEGSS VI & VIII - 12.5 lacs; SMGS IV & V - Rs. 10 lacs
MMGS II & III Rs. 7.5 lacs; JMS I - Rs. 5.0 lacs; Assistants 3.0 lacs; Bank will reimburse the insurance premium.

31. AIRLINE FOR AIR TRAVEL - All officers who are eligible are required to travel by Indian Airlines / A.I/ Alliance for official duties and put B-028, Jet Air ways code SBI,Kingfisher-1043001as code to get discount 10-15%.If violated specific approval is required by the official from their controllers giving specific reasons. Self ticket if booked and some cash book to be returned to the bank.

32. Cleansing of Sofa, Carpets at leased accommodation - included in overall maintenance upto SMGS V.

33. Grant of Loan on Public Terms : Staff can get Housing Loan/Car Loan etc., at public terms & condition total deduction not to exceed 60% of the gross emoluments

34. Individual Housing Loan - Letting of House - If economic rent is less than the paid rent- The entitlement of the officer or market rate, whichever is lower will be paid and not economical rent.

35. Replacement of curtains & Inverter batteries : Permitted after 3 years) Limit for curtains : JMGS-I Rs.9,000/-, MMGS II, III & SMGS-IV - Rs.10,000/-, SMGS-V Rs.15,000/-(including stitching charges) : Inverter batteries : Rs.9,000/- (within the overall limit of furniture & fixture)

DISCLAIMER :- I have used telegraphic language in this book to accommodate all possible relevant instructions in a very small area. Please read them very carefully and refer to circulars for details where necessary. Every possible care has been taken to incorporate the latest data in the compendium based on circulars/guidelines issued by SBI (not associate Banks), from time to time. However the author will not be responsible for any omission / old data in the booklet. The contents of this book is not the replacement of various instructions, guidelines and bank circulars etc., issued by the bank from time to time. If any error or omission is noticed by the readers they may please bring to my notice to enable me to rectify the same in future editions. You can also e-mail to me giving your feed back for further improvement at gagarmeinsagar@yahoo.co.in; or gagarmeinsagar@hotmail.com.To get it on ongoing basis male at-shivkagagarmeinsagar-subscribe@yahoogroups.com

SI.No.	Particulars	Categories of Branches				
		IV	III	II	I	SAB
1	Leasing of Premises (monthly rent) - Non-Residential	100.00	50.00	nil	nil	nil
	- Residential (As per scheme)	Full	Full	nil	nil	nil
2	Structural Additions and alterations to Bank's Premises (Leased or owned) - Office	200.00	50.00	20.00	10.00	10.00
	- Residential	50.00	20.00	nil	nil	nil
3	For interior project of Bank's office premises (leased or owned)	500.00	100.00	nil	nil	nil
4	Purchase of Safe Deposit Lockers, Safe room doors, currency chest bins, cabinets, cash safes (any one instance)	600.00	150.00	nil	nil	nil
5	Purchase of furniture including carpets, curtains etc. and Electrical installations (in one instance) - Office	200.00	50.00	20.00	10.00	10.00
	- Residence (as per entitlement)	Full	Full	Full	Full	Full
6	Purchase of UPS, installation of ATM, N/W, CBS, & Trade Finance (Replacement of UPS Batteries)	200.00	100.00	nil	nil	nil
7	Purchase of High-value Machines, Vehicles, equipments etc. (in any one instance) - Unit price exceeding Rs.1.00 lac	200.00	nil	nil	nil	nil
8	Purchase of other Machineries	150.00	50.00	20.00	10.00	10.00
9	Hiring of services, vehicles, equipments, machines including AMC for computers, lifts, AC Plant, AC, Generator, UPS, Coolers	100.00	20.00	10.00	5.00	5.00
10	Sale of old Furniture, Fans, machines, Vehicles, equipment, computers, electronic typewriters, AC Plant, AC Coolers, Generators, UPS etc.	100.00	25.00	10.00	5.00	2.00
11	Repairs of Bank Property including leased properties (any one instance)	100.00	50.00	10.00	5.00	3.00
12	Purchase of computer system (other than for FBC, LAN set-up at LHO/RO/STCCPC/NW/CBS/TF) any one instance	500.00	300.00	50.00	40.00	40.00
13	Purchase of Data Processing Stationery & Computer stationery including DAT/Floppies/CDs/DVDs etc. (in one instance)	100.00	50.00	5.00	2.00	2.00
14	Hiring of services for maintenance of electronic & computer items	300.00	100.00	15.00	10.00	5.00
15	Repairs of Electronic and computer items	50.00	20.00	10.00	5.00	5.00
16	T.A/H.A/L.F.C - Workmen Staff	Full	Full	Full	Full	Full
	- Supervising Staff	100.00	50.00	20.00	10.00	10.00
17	Medical Expense - Workmen Staff	Full	Full	Full	Full	Full
	- Supervising Staff	50.00	20.00	10.00	8.00	5.00
18	Payment of Suits, Legal Fees (as per approved rates)	100.00	50.00	15.00	10.00	5.00
19	Sundry Purchase of Stationery (in any one instance)	20.00	10.00	5.00	2.00	2.00
20	Printing of Circular & forms (in any one instance)	20.00	10.00	5.00	2.00	2.00
21	Purchase of books per annum	10.00	5.00	4.00	2.50	1.50
22	News Paper for Office per annum	7.50	5.00	4.00	3.00	2.50
23	Charges not enumerated (any one instance)	20.00	10.00	5.00	2.00	2.00
24	Subordinate Staff Uniform	25.00	15.00	10.00	7.50	3.00
25	Disposal of balances of deceased constituents w/o legal representations	100.00	65.00	45.00	30.00	10.00
26	Disposal of assets other than balances of deceased without legal representation where value of assets does not exceed	40.00	30.00	20.00	10.00	5.00
27	Refund of Excess Cash	7.50	5.00	2.00	1.50	0.50
28	Sale of printed stationery	20.00	10.00	8.00	5.00	5.00
29	Powers to pay interest for delayed collection	1.00	1.00	1.00	1.00	1.00
30	Waiver of recovery of - Intt./exchange/commission	3.00	nil	nil	nil	nil
	- legal fees/incidental charges incurred	3.00	2.00	nil	nil	nil
	ADVANCES to STAFF					
1	Specified security	Full	Full	Full	Full	Full
2	Festival, Consumer, Vehicle Loans	Maximum prescribed Limit				
3	Gold Loan	15.00	10.00	7.00	5.00	5.00
4	Loan against LIC Policies	25.00	15.00	7.00	5.00	5.00
5	Advance against debentures & securities	5.00	3.00	nil	nil	nil
Structure of delegation of financial power to officers in CSD, IT & Administrative Offices are defined in the Circular - Please refer the same						

INTT. RATES OF LAST FEW YEARS OF DEPOSITS & ADVANCES

Deposits : 1 Year to < 2 Years				ADVANCES			CLEAN O.D RATES (Net)				
				Effective Date	SBMLR %	SBAR %					
09.08.07			8.00%	2-Mar-92		19.00%	1-Oct-91		22.75%	Deposits : 3 Years to < 5 Years	
04.01.08			8.75%	9-Oct-92		18.00%	9-Oct-91	24.25%	22-Jan-07		8.25%
30.06.08			9.50%	1-Mar-93		17.00%	2-Mar-92	24.25%	9-Aug-07		No tenure specified
16.08.08			10.00%	24-Jun-93		16.00%	1-Oct-92	23.25%	7-Nov-07		No tenure specified
01.10.08			10.00%	2-Sep-93		15.00%	1-Mar-93	23.25%	1-Jun-08		8.85%
01.12.08			9.50%	18-Oct-94		14.00%	24-Jun-93	23.25%	30-Jun-08		9.00%
01.01.09			8.50%	15-Feb-95		15.00%			16-Aug-08		9.75%
09.03.09			8.10%	24-Apr-95		15.50%	2-Sep-93	22.25%	1-Oct-08		9.75%
13.04.09			7.75%	10-Nov-95		16.50%	1-Sep-94	22.25%	1-Dec-08		9.25%
04.05.09			7.50%	16-Mar-96	1% levy on C & I Adv.		1-Mar-95	19.50%	01.01.09		8.50%
18.05.09			7.25%	15-Jul-96		16.00%	1-May-95	20.00%	09.03.09		8.50%
15.06.09			7.00%	6-Sep-96		15.50%	10-Nov-95	21.00%	13.04.09		8.00%
Deposits : 2 Years to < 3 Years				1-Nov-96		14.50%	1-Oct-96	20.00%	04.05.09		7.75%
09.08.07			8.25%	16-Apr-97		14.00%	1-Jan-97	19.00%	18.05.09		7.50%
04.01.08	(Tenure 2 to 10 yrs)		8.50%	1-Jul-97		13.50%	1-Jul-97	18.15%	15.06.09		7.25%
01.06.08			8.75%	1-Nov-97	12.75%	13.00%	22-Jan-98	17.85%	Deposits : 5 Years to < 8 Years (wef 13.04.09)		
30.06.08			9.50%	22-Jan-98	13.50%	14.00%	2-Apr-98	17.34%	13.04.09		8.25%
16.08.08			9.50%	2-Apr-98	13.25%	13.50%	1-May-98	16.83%	04.05.09		8.00%
30.06.08			9.50%	1-May-98	12.75%	13.00%	1-Mar-99	17.09%	18.05.09		8.00%
16.08.08			9.50%	1-Mar-99	12.00%	12.00%	1-Apr-00	16.00%	15.06.09		7.75%
No tenure w.e.f.01.10.2008				1-Apr-00	11.50%	11.25%	12-Aug-00	16.75%	Deposits : 8 Years to < 10 Years (wef 13.04.09)		
Deposits : 2 Years to < 1000 Days				12-Aug-00	12.00%	12.00%	5-Mar-01	16.25%	13.04.09		8.50%
01.10.08			9.50%	19-Feb-01	12.00%	11.50%	1-Feb-02	15.50%	04.05.09		8.25%
01.12.08			9.00%	1-Apr-02	11.50%	11.00%	1-Apr-02	15.00%	18.05.09		8.25%
01.01.09			8.75%	1-Nov-02	11.25%	10.75%	1-Jul-02	14.85%	15.06.09		8.00%
09.03.09			8.25%	5-May-03	11.00%	10.50%	1-Nov-02	14.60%			
13.04.09			8.00%	1-Jan-04	abolished	10.25%	5-May-03	14.35%			
04.05.09			7.75%	5-Jan-06		10.75%	1-Jul-03	14.50%	Deposits : 5 Years to 10 Years		
18.05.09			7.50%	8-Feb-06		11.00%	1-Jan-04	14.25%	19-Aug-06		7.25%
15.06.09			7.25%	27-Dec-06		11.50%	5-Jan-06	14.75%	11-Dec-06		8.00%
Deposits : 1000 Days				20-Feb-07		12.25%	8-Feb-06	15.00%	22-Jan-07		8.25%
01.10.08			10.50%	4-Sep-07		12.75%	27-Dec-06	15.50%	9-Aug-07		No tenure specified
01.12.08			10.00%	16-Feb-08		12.50%	20-Feb-07	16.25%	7-Nov-07		No tenure specified
01.01.09			9.00%	27-Feb-08		12.25%	4-Sep-07	16.75%	1-Jun-08		9.00%
09.03.09			8.50%	27-Jun-08		12.75%	16-Feb-08	16.50%	30-Jun-08		9.00%
13.04.09			8.25%	12-Aug-08		13.75%	27-Feb-08	16.25%	16-Aug-08		9.25%
04.05.09			8.00%	10-Nov-08		13.00%	27-Jun-08	16.75%	1-Oct-08		9.25%
18.05.09			7.75%	1-Jan-09		12.25%	12-Aug-08	17.75%	1-Dec-08		9.00%
15.06.09			7.50%				10-Nov-08	17.00%	01.01.09		8.50%
Deposits : 1001 Days to < 3 years							1-Jan-09	16.25%	09.03.09		8.50%
01.10.08			9.50%						Slab discontinued wef 13.04.2009		
01.12.08			9.00%								
01.01.09			8.75%								
09.03.09			8.25%								
13.04.09			8.00%								
04.05.09			7.75%								
18.05.09			7.50%								
15.06.09			7.25%								