

Schematic Loans linked to MCLR

Fixed Rate

SI No:	Category	Interest rate
1	Gold Loan Scheme (Personal)	1 Year MCLR + 0.45% or 3 Month MCLR + 0.85%
2	Micro Gold	1 Year MCLR + 2.65% to 1 Year MCLR + 3.15%
4	Gold Loan Agri	1 Year MCLR + 0.30% to 1 Year MCLR + 1.65% or 6 Month MCLR + 0.50%
5	SIB Business Loan	1 Year MCLR + 4.20% to 1 Year MCLR + 8.20%

Floating Rate

SI No:	Category	Interest rate
1	Gold Power	1 Year MCLR + 3.90%
2	SIB Rental	1 Year MCLR + 2.50% or 1 Year MCLR + 2.75%
3	SIB Pharma Plus	1 year MCLR + 0.80% to 1 year MCLR + 3.05%
4	Trader's Overdraft	1 Year MCLR + 1.00% to 1 Year MCLR + 2.75%
5	Mortgage Loan	1 Year MCLR +1.25% to 1 Year MCLR +2.75%
6	SIB Loan For Purchasing Commercial Property	1 Year MCLR + 2.00% or 1 Year MCLR + 2.25%
7	SIB GST Business Loan (<i>for non MSME/Agri-ancillary manufacturing units</i>)	1 Year MCLR + 0.50% to 1 Year MCLR + 2.75%
8	Vendor Finance	3 Month MCLR + 1.25% to 3 Month MCLR + 3.00%

9	SIB Corporate Bill Discounting	3 Month MCLR + 0.25% to 3 Month MCLR + 1.75%
10	Dealer Finance	3 Month MCLR + 1.25% to 3 Month MCLR + 2.50%
11	SIB Mini Rental Scheme	1 Year MCLR + 2.50% or 1 Year MCLR + 2.75%

*Fixed rate option also available