

Schematic Loans linked to MCLR

Fixed Rate

| SI No: | Category | Interest rate |
|--------|----------------------------------|---|
| 1 | Gold Loan Scheme (Personal) | 6 Month MCLR + 1.30% or 3 Month MCLR + 1.40% or 1 Year MCLR + 0.90% to 1 Year MCLR + 1.40% |
| 2 | Gold Loan Monthly Interest | 1 Year MCLR + 0.90% |
| 3 | Micro Gold | 1 Year MCLR to 1 Year MCLR + 0.50% |
| 4 | Gold Loan Agri | 6 Month MCLR + 0.60% or 1 Year MCLR + 0.15% |
| 5 | SIB Business Loan | 1 Year MCLR + 4.20% to 1 Year MCLR + 8.20% |
| 6 | SIB Vitjnan Pradhan Scheme (VPS) | 1 Year MCLR + 1.50% to 1 Year MCLR + 3.05% |

Floating Rate

| SI No: | Category | Interest rate |
|--------|---|---|
| 1 | Gold Power | 1 Year MCLR + 1.40% |
| 2 | SIB Rental | 1 Year MCLR + 2.50% |
| 3 | SIB Pharma Plus | 1 year MCLR + 0.80% to 1 year MCLR + 2.80% |
| 4 | Trader's Overdraft | 1 Year MCLR + 1.00% to 1 Year MCLR + 2.50% |
| 5 | Mortgage Loan | 1 Year MCLR+1.25% to 1 Year MCLR+2.50% |
| 6 | SIB Loan For Purchasing Commercial Property | 1 Year MCLR + 2.00% |
| 7 | SIB Mobiloan Commercial /Agricultural (New Vehicle) | 1 Year MCLR + 2.90% to 1 Year MCLR + 3.90% |

| | | |
|----|---|---|
| | SIB Mobiloan Commercial /Agricultural (Used Vehicle) | 1 Year MCLR + 3.40% to 1 Year MCLR + 4.40% |
| 8 | SIB GST Business Loan (<i>for non MSME/Agri ancilliary manufacturing units</i>) | 1 Year MCLR+0.50% to 1 Year MCLR+2.50% |
| 9 | Vendor Finance | 1 Year MCLR + 1.25% to 1 Year MCLR + 2.75% |
| 10 | SIB Corporate Bill Discounting | 1 Year MCLR + 0.25% to 1 Year MCLR + 1.50% |
| 11 | Dealer Finance | 1 Year MCLR + 1.25% to 1 Year MCLR + 2.25% |
| 12 | MSME Star (<i>for Agri ancilliary manufacturing units</i>) | 1 Year MCLR+0.50% to 1 Year MCLR+2.50% |
| 13 | SIB Car Loan – New Car* (<i>for non- individuals and non MSMEs</i>) | 1 Year MCLR to 1 Year MCLR + 1.25% |
| | SIB Car Loan – Used Car* (<i>for non- individuals and non MSMEs</i>) | 1 Year MCLR + 3.20% to 1 Year MCLR + 7.20% |
| 14 | SIB Mini Rental Scheme | 1 year MCLR + 2.50% |

*Fixed rate option also available