

## RATE OF INTEREST LINKED TO BASE RATE

Base Rate of the Bank wef 01.08.2011 – 10.75%

1	RETAIL LENDING SCHEMES	ROI p.a.
1.1	CANARA MOBILE	BR+3.00%
1.2	CANARA PENSION	BR+3.25%
1.3	HOME IMP. LOAN	BR+4.00%
1.4	SWARNA LOAN	BR+3.25%
1.5	CANARA TRADE	BR+3.50%
1.6	TRADERS' LOAN-Upto Rs.2.00 lacs Above Rs.2.00 lacs	BR+4.00% BR+5.25%
1.7	CANARA JEEVAN	BR+1.25%
1.8	CANARA BUDGET, TEACHERS LOAN, CANARA SITE, CANARA CASH	BR+6.00%
1.9	CANARA SOLAR/Loans to purchase solar water heaters	12.50% (fixed)
1.10	ALL OTHER PERSONAL LOANS	BR+5.00%

1.11	HOUSING LOANS	ROI p.a.*		
	Amount	• 5 years	> 5 years • 10 years	> 10 years • 25 years
1.11.1	• Rs.30 lacs	BR+0.50%	BR+0.75%	BR+1.00%
1.11.2	> Rs.30 lacs • Rs 75 lacs	BR+1.00%	BR+1.25%	BR+1.75%
1.11.3	> Rs 75 lacs • Rs 3 cr	BR+1.25%	BR+1.75%	BR+2.75%
1.11.4	>Rs 3 cr	BR+4.00%		

\*additional interest of 0.25% p.a for loan for acquisition of second house/flat.

2	EDUCATION LOANS	ROI p.a.#
2.1	<b>Priority Category:</b>	
2.1.1	-Upto Rs 4.00 Lacs	BR+3.00%
2.1.2	- Loans above Rs.4.00 lacs upto Rs.7.50 lacs	BR+4.00%
2.1.3	- Loans above Rs.7.50 lacs upto Rs.20.00 lacs	BR+2.00%
2.2	<b>Non Priority Category</b>	BR+6.00%

# Concession of 1% will be extended to Girl students.

### 3. AGRICULTURAL ADVANCES

#### 3.1 AMOUNT NOT EXCEEDING Rs.2 LACS

##### 3.1.1 SHORT TERM LOANS (Repayable in less than 36 months)

	Type of facility	ROI p.a.
a.	KCCS / Crop Loan etc	BR+1.00%
b.	Canara Kisan OD	BR+2.00%
c.	Other Short Term loans- Upto Rs.50000 Above Rs 50,000 but not over Rs.2 lacs	BR+1.25% BR+2.25%
d.	Lending to Intermediary Agencies	BR+2.75%
e.	Pledge Loan to producers (farmers)	BR+1.25%
f.	Gold Loans	BR+1.00%
g.	General Credit Card (GCC)	BR+3.50%

### 3.1.2 TERM LOANS

	Type of facility	ROI p.a.
a.	ALLHV Loans	BR+2.25%
b.	Loans under tie-up with Sugar mills	BR+2.50%
c.	Const of Cold storage units/ Rural Godowns	BR+3.00%
d.	Other Term Loans upto Rs. 2 lacs	BR+2.75%
e.	Loans to Intermediary Agencies	BR+2.75%
f.	Estate Purchase Loans	BR+6.00%

### 3.2 ABOVE RS.2.00 LACS & BUT NOT ABOVE RS.2.00 CRORES

#### 3.2.1 WORKING CAPITAL /SHORT TERM LOANS

Scoring	• Rs.1 crore	> Rs.1 crore • Rs.2 crore
Lower	BR+4.25%	BR+4.25%
Middle	BR+4.50%	BR+4.50%
Higher	BR+5.00%	BR+5.00%
Highest	BR+5.25%	BR+5.25%

**Note :** For short term crop production loans under KCCS/Krishi Mitra Card/Joint Liability Group for Tenant farmers/Sub-limit-I under Kisan Suvidha/Crop loan, interest rate for the first Rs.3.00 lacs will be on par with interest rate upto Rs.2.00 lacs (as per interest subvention scheme).

#### 3.2.2 TERM LOANS: Repayable in • 5 years

Sl. No	Grades of scoring awarded	>Rs.2 lacs • Rs.25 lacs	>Rs.25 lacs • Rs.1 cr	>Rs.1 cr • Rs.2 cr
a.	Lowest	--	BR+4.50%	BR+4.75%
b.	Lower 1			BR+5.00%
c.	Lower 2	BR+3.50%	BR+4.75%	BR+5.25%
d.	Middle	BR+3.75%	BR+5.00%	BR+5.50%
e.	Higher 1		BR+5.25%	BR+6.00%
f.	Higher 2	BR+4.00%		BR+6.50%
g.	Highest	BR+4.25%	BR+5.50%	BR+7.00%

#### Term Premium:

Term Loan repayable in >5 years • 10 years-0.50%  
 > 10 years -0.75%  
 will be additionally charged.

### 3.3 EXPOSURES RATED (ECAI/RAM)

#### 3.3.1 AMOUNT EXCEEDING RS.2.00 CRORES, RATED INTERNALLY:

Rating Grade	Agriculture
LR 1	BR+3.25%
LR 2	BR+3.50%
LR 3	BR+4.00%
NR	BR+4.25%
MR	BR+5.00%
HR 1	BR+5.25%
HR2&3	BR+5.50%

### 3.3.2 EXPOSURES ABOVE RS.10.00 CRORES (EXTERNALLY RATED as per BASEL II Norms)

Rating Grade	Agriculture
AAA or Equivalent	BR+2.25%
AA or Equivalent	BR+2.75%
A or Equivalent	BR+3.50%
BBB or Equivalent	BR+4.25%
BB or Equivalent	BR+5.00%
B or Equivalent	BR+5.25%
C&D or Equivalent	BR+5.50%

Note (applicable for 3.3.1 & 3.3.2)

**Term Premium** (Additional):

Term Loan repayable in • 5years	- 0.50%
> 5 years • 10 years	- 1.00%
> 10 years	- 1.25%

## 4. MICRO, SMALL & MEDIUM ENTERPRISES (MSME) - MFG/ SERVICES

### 4.1 LOANS / ADVANCES NOT EXCEEDING RS.2 LACS

	Term Loan		Working Capital /STL	
	Micro	SME	Micro	SME
a. Up to Rs.50,000/-	BR+1.00%	BR+1.50%	BR+0.50	BR+1.00
b. Above Rs.50,000/-	BR+2.50%	BR+3.00%	BR+2.50%	BR+3.00%

### DOCTOR'S CHOICE SCHEME

	Working Capital		Term Loans	
	Micro	SME	Micro	SME
Upto Rs.50000	BR+0.75%	BR+1.25%	BR+1.25%	BR+1.75%
> Rs.50000 upto Rs.2.00 lac	BR+1.25%	BR+1.75%	BR+1.75%	BR+2.25%
> Rs.2 lac upto Rs.5 lacs	BR+1.50%	BR+2.00%	BR+2.00%	BR+2.50%
> Rs.5 lacs upto Rs.10 lacs	BR+2.50%	BR+3.00%	BR+3.00%	BR+3.50%

### 4.2 ABOVE RS.2.00 LACS & BUT NOT ABOVE RS.2.00 CRORES

#### 4.2.1 WORKING CAPITAL -SME

Sl. No.	Grades of scoring awarded	>Rs.2 lacs • Rs.10 lacs	>Rs.10 lacs • Rs.1 cr	> Rs.1 cr • Rs. 2 cr.
1.	Lowest	-----	-----	BR+2.25%
2.	Lower	BR+2.50%	BR+2.50%	BR+3.00%
3.	Middle	BR+3.00%	BR+3.00%	BR+3.75%
4.	Higher	BR+3.50%	BR+4.00%	BR+4.25%
5.	Highest	BR+4.50%	BR+5.00%	BR+5.00%

Micro Enterprises: The applicable ROI is 0.50% less than the above.

#### 4.2.2 TERM LOANS: repayable in • 5 years-SME

Sl. No.	Grades of scoring awarded	>Rs.2 lacs • Rs.25 lacs	>Rs.25 lacs • Rs.1 cr	> Rs.1 cr • Rs. 2 cr.
1.	Lowest	-----	BR+2.25%	BR+2.50%
2.	Lower	BR+2.50%	BR+3.25%	BR+3.25%
3.	Middle	BR+3.25%	BR+4.00%	BR+4.00%
4.	Higher	BR+4.25%	BR+4.75%	BR+4.50%
5.	Highest	BR+5.75%	BR+5.25%	BR+5.25%

Micro Enterprises: The applicable ROI is 0.50% less than the above.

#### Term Premium (Additional):

Term Loan repayable in > 5 years • 10 years - 0.50%  
> 10 years - 0.75%

#### 4.3 EXPOSURES RATED (ECAI/RAM)

##### 4.3.1 AMOUNT EXCEEDING RS.2.00 CRORES, RATED INTERNALLY:

Rating Grade	MSME
LR 1	BR+3.25%
LR 2	BR+3.50%
LR 3	BR+3.75%
NR	BR+4.00%
MR	BR+4.75%
HR 1	BR+5.25%
HR2&3	BR+5.75%

##### 4.3.2 EXPOSURES ABOVE RS.10.00 CRORES (EXTERNALLY RATED as per BASEL II Norms)

Rating Grade	MSME
AAA or Equivalent	BR+2.25%
AA or Equivalent	BR+2.75%
A or Equivalent	BR+3.25%
BBB or Equivalent	BR+4.00%
BB or Equivalent	BR+4.75%
B or Equivalent	BR+5.25%
C&D or Equivalent	BR+5.75%

Note (applicable for 4.3.1 & 4.3.2)

#### Term Premium (additional):

Term Loan repayable in • 5years -0.50%  
> 5 years • 10 years - 1.00%  
> 10 years - 1.25%

### 4.3 MSME (MFG)- RATED BY AGENCIES SUCH AS SMERA, CRISIL, ICRA, ETC.

#### 4.3.1 WORKING CAPITAL

##### (a) For limits above Rs. 2 lakhs upto Rs. 10 lakhs

Sl. No.	Ratings for units which are not eligible for NSIC subsidy	Ratings for units which are eligible for NSIC subsidy	ROI	
			Micro	SME
a.	SME 1	SE 1A	BR+2.00%	BR+2.50%
b.	SME 2	SE 1B,1C,2A,2B	BR+2.50%	BR+3.00%
c.	SME 3 & 4	SE 3A, 3B,2C	BR+3.00%	BR+3.50%
d.	SME 5,6,7,8	SE 3C,4A, 4B, 4C, 5A, 5B & 5C	BR+4.00%	BR+4.50%

##### (b) For limits above Rs.10 lacs upto Rs.1 crore:

Sl. No.	Ratings for units which are not eligible for NSIC subsidy	Ratings for units which are eligible for NSIC subsidy	ROI	
			Micro	SME
a.	SME 1	SE 1A	BR+1.50%	BR+2.00%
b.	SME 2	SE 1B,1C,2A,2B	BR+2.50%	BR+3.00%
c.	SME 3 & 4	SE 3A, 3B,2C	BR+3.50%	BR+4.00%
d.	SME 5,6,7,8	SE 3C,4A, 4B,4C, 5A,5B & 5C	BR+4.50%	BR+5.00%

#### 4.3.2. TERM LOANS

##### (a) Term Loans above Rs.2 lacs up to and inclusive of Rs.25 lacs

Sl. No	Ratings for units which are not eligible for NSIC subsidy	Ratings for units which are eligible for NSIC subsidy	ROI for Loans repayable in • 5 yrs	
			Micro	SME
a.	SME 1	SE 1A	BR+2.00%	BR+2.50%
b.	SME 2	SE 1B, 1C,2A, 2B	BR+2.75%	BR+3.25%
c.	SME 3 & 4	SE 3A, 3B, 2C	BR+3.75%	BR+4.25%
d.	SME 5,6,7,8	SE 3C, 4A,4B,4C, 5A, 5B & 5C	BR+4.75%	BR+5.25%

##### (b) Term Loans above Rs.25 lakhs up to Rs.1 crore

Sl. No	Ratings for units which are not eligible for NSIC subsidy	Ratings for units which are eligible for NSIC subsidy	ROI for Loans repayable in • 5 yrs	
			Micro	SME
a.	SME 1	SE 1A	BR+1.75%	BR+2.25%
b.	SME 2	SE 1B,2A	BR+2.75%	BR+3.25%
c.	SME 3	SE 1C, 2B	BR+3.50%	BR+4.00%
d.	SME 4	SE 3A,3B,2C,4A,	BR+4.25%	BR+4.75%
e.	SME 5,6,7,8	SE 3C, 4B, 4C, 5A,5B 5C	BR+4.75%	BR+5.25%

**Note: A**

reduction of 0.50% from the applicable rate of interest on loans and advances to Women Entrepreneurs under Micro & Small Enterprises is extended to new loans from 1.7.2010.

## 5 OTHER SEGMENTS (EXCLUDING AGRICULTURE & MSME)

### 5.1 AMOUNT NOT EXCEEDING Rs.2 LACS

Particulars	ROI p.a.
Working capital limits/Short term loans	BR+3.50%
Term loans	BR+3.50%
Loans to Self Help Groups	BR+1.25%
Loans to NGOs / MFIs for on-lending to SHGs	BR+2.75%

### 5.2 AMOUNT EXCEEDING Rs.2 LACS UPTO RS 2.00 CRORES

#### 5.2.1 WORKING CAPITAL

Sl. No	Grades of scoring awarded	>Rs.2 lacs • Rs.1 cr	>Rs.1 cr • Rs.2 cr
a.	Lowest	BR+5.00%	BR+5.00%
b.	Lower	BR+6.25%	BR+6.25%
c.	Middle	BR+6.50%	BR+6.50%
d.	Higher	BR+6.75%	BR+6.75%
e.	Highest	BR+7.00%	BR+7.00%

#### 5.2.1 TERM LOANS (repayable in • 5 years)

Sl. No	Grades of scoring awarded	>Rs.2 lacs • Rs.25 lacs	>Rs.25 lacs • Rs.1 cr	>Rs.1 cr • Rs.2 cr
a.	Lowest	-----	BR+4.50%	BR+4.75%
b.	Lower 1	BR+4.50%	BR+5.50%	BR+5.00%
c.	Lower 2			BR+5.25%
d.	Middle	BR+5.50%	BR+6.00%	BR+5.50%
e.	Higher 1	BR+6.50%	BR+6.50%	BR+6.00%
f.	Higher 2			BR+6.50%
g.	Highest	BR+7.00%	BR+7.00%	BR+7.00%

#### Term Premium (Additional):

Term Loan repayable in > 5 years • 10 years - 0.50%  
> 10 years - 0.75%

#### 5.3.1. AMOUNT EXCEEDING RS.2.00 CRORES, RATED INTERNALLY:

Rating Grade	Corporates#	Others
LR 1	BR+3.25%	BR+3.25%
LR 2	BR+3.25%	BR+3.25%
LR 3	BR+3.50%	BR+3.50%
NR	BR+3.75%	BR+3.75%
MR	BR+4.50%	BR+4.50%
HR 1	BR+5.00%	BR+5.25%
HR2&3	BR+5.75%	BR+5.75%

### 5.3.2. EXPOSURES ABOVE RS.10.00 CRORES (EXTERNALLY RATED as per BASEL II Norms)

Rating Grade	Corporates#	Others
AAA or Equivalent	BR+2.25%	BR+2.25%
AA or Equivalent	BR+2.50%	BR+2.50%
A or Equivalent	BR+3.00%	BR+3.00%
BBB or Equivalent	BR+3.75%	BR+3.75%
BB or Equivalent	BR+4.50%	BR+4.50%
B or Equivalent	BR+5.00%	BR+5.25%
C&D or Equivalent	BR+5.75%	BR+5.75%

#### Note (applicable for 5.3.1 & 5.3.2)

# **Corporates** is the one with exposure of Rs 50 Crores and more or turnover of Rs 500 crores

#### Term Premium (additional) :

Term Loan repayable in • 5years	- 0.50%
> 5 years • 10 years	- 1.00%
> 10 years	- 1.25%

#### 5.4 BE- SE /BULC EXPOSURE:

ROI p.a.

a. Bills up to 90 days Usance	BR+0.00%
b. Bills above 90 days up to 180 days	BR+0.75%

#### 5.5 Exposure to Capital Market:

5.5.1	Loans to share Brokers	<b>Rating</b>	<b>ROI</b>
		AAA,AA,A /LR,	BR+5.00%
		BBB/NR	BR+5.50%
		BB/MR	BR+6.00%
		B,C,D/HR	BR+7.00%
		<b>Scoring-WC/STL:</b>	
		Score	ROI
		Lowest	BR+5.00%
		Lower	BR+5.50%
		Middle	BR+6.00%
		Higher/est	BR+7.00%
		<b>Scoring-TL • 25 Lacs</b>	
		Score	ROI
		Lower	BR+5.00%
		Middle	BR+5.50%
		Higher	BR+6.00%
		Highest	BR+7.00%
		<b>Scoring-TL • 1 Cr</b>	
		Score	ROI
		Lowest	BR+5.00%
Lower	BR+5.50%		
Middle	BR+6.00%		
Higher/est	BR+7.00%		

		<b>Scoring-TL • 2 Crs</b>	
		Score	ROI
		First 3 slabs	BR+5.00%
		4th slab	BR+5.50%
		5th slab	BR+6.00%
		Last 2 slabs	BR+7.00%
5.5.2	IPO Financing	BR+5.00%	
5.5.3	Loans to individuals against approved shares	BR+7.00%	
5.5.4	Loans against Equity Oriented MFs	BR+5.00%	
5.5.5	Loans under ESOP – domestic and NRIs	BR+5.00%	
5.5.6	Loans to assist employees to subscribe to shares of their own companies under reserve quota	BR+5.00%	

### 5.6 Commercial Real Estate Exposure

Sl. No	Products	
5.6.1	Canara Rent	Navaratna – BR+4.25% Others – BR+4.50%
5.6.2	Canara Mortgage	BR+ 5.75%
5.6.3	Other Commercial Real Estate	BR+7.00%

<u>6.EXPORT CREDIT</u>	ROI p.a.
<b>6.1 Rupee Pre-Shipment Credit:</b> - upto 270 days	BR+0.50%
<b>6.2 Rupee Post Shipment Credit</b> -upto a maximum of 180 days from the date of advance (usance bills)	BR+0.50%
<b>6.3 Under Duty Draw Back</b> Against incentives receivables from Govt. covered by ECGC guarantee upto 90 days	BR+0.50%
<b>6.4 Against Undrawn Balance</b> Advances against undrawn balance upto 90 days	BR+0.50%
<b>6.5 Advance Against Retention Money</b> Advances against Retention Money payable within one year from the date of shipment upto 90 days	BR+0.50%
<b>6.6 ECNOS</b>	BR+5.00%
<b>6.7 Purchase of clean instruments in Foreign Currency Payable Abroad (other than Export Credit)</b>	BR+ 5.50%

KINDLY NOTE: Interest rates are liable to change without prior notice.