Annexure – A

RETAIL LOAN SEGMENT

EFFECTIVE INTEREST RATES AS PER RLLR								
SL	**Category of Advances**		**(WEF 08-10-2026)**					
			Repo Rate (%)	**Spread (%)**	**RLLR (%)**	**Business Strategic Discount (BSD) %**	**Credit Premium (CRP) (%)**	**Effective Rate of Interest (%)**
1	Car Loan[1]		5.50	4.35	9.85	2.10	0.00	**7.75**
2	Housing Loan[2]		5.50	4.35	9.85	2.10	0.00	**7.75**
3	Education Loan		5.50	4.35	9.85	1.60	0.00	**8.25**
4	Personal Loan		5.50	4.35	9.85	0.00	3.90	**13.75**
5	Personal Loan to Pensioner		5.50	4.35	9.85	0.00	3.10	**12.95**

Note:
1. a) Car Loan includes AGB Car Loan Scheme, Apun Bahan Scheme (Four Wheeler only). b) An additional concession of 0.25% will be applicable on the purchase of new EV car to encourage flow of credit for climate friendly sustainable activities.
2. a) Housing Loan includes Asomi Grihashree Loan scheme, AGB Affordable Housing Loan Scheme, Asomi Grammya Aaloy Scheme and Apon Ghar Scheme. b) Loan for 2nd Housing unit, additional rate of interest of 0.50% shall be applicable. No loan will be extended for 3rd Housing unit under the aforementioned schemes.

A. MSME AND NON-RETAIL BUSINESS LOANS (UPTO RS 25.00 LAKH)

			(WEF 08-10-2026)				
Sl	**Loan Limit**		**Repo % (a)**	**Spread % (b)**	**BSD % (c)**	**CRP % (d)**	**Effective ROI e=a+b-c+d**
1	Upto Rs 2.00 Lakh		5.50	4.35	0.00	0.30	**10.15%**
2	Above Rs2.00 lakh to Rs 5.00 lakh		5.50	4.35	0.00	0.80	**10.65%**
3	Above Rs 5.00 lakh to Rs25.00 lakh		5.50	4.35	0.00	1.50	**11.35%**

B. MSME AND NON-RETAIL BUSINESS LOANS (ABOVE RS 25.00 LAKH)

Aggregate limit over Rs 25.00 Lakh (as per Credit Risk Rating)							
			(WEF 08-10-2026)				
Sl	**Risk Rating**		**Repo % (a)**	**Spread % (b)**	**BSD % (c)**	**CRP % (d)**	**Effective ROI e=a+b-c+d**
1	AGVBCR-0		5.50	4.35	0.60	0.00	**9.25%**
2	AGVBCR-1		5.50	4.35	0.40	0.00	**9.45%**
3	AGVBCR-2		5.50	4.35	0.30	0.00	**9.55%**
4	AGVBCR-3		5.50	4.35	0.10	0.00	**9.75%**
5	AGVBCR-4		5.50	4.35	0.00	0.90	**10.75%**
6	AGVBCR-5		5.50	4.35	0.00	1.90	**11.75%**

C. AGB TRANSPORT LOAN SCHEME (UPTO RS 25.00 LAKH)

			(WEF 08-10-2026)				
Sl	**Loan Limit**		**Repo % (a)**	**Spread % (b)**	**BSD % (c)**	**CRP % (d)**	**Effective ROI e=a+b-c+d**
1	Upto Rs 25.00 Lakh		5.50	4.35	0.60	0.00	**9.25%**

Note: In respect of loans sanctioned under the AGB Transport Loan Scheme with a limit exceeding Rs. 25.00 lakh, the applicable rate of interest shall be determined based on the Credit Risk Rating of the borrower, as detailed under Point (B) above.

D. AGB GST BANDHU SCHEME

			(WEF 08-10-2026)				
Sl	**Rating Score**		**Repo % (a)**	**Spread % (b)**	**BSD % (c)**	**CRP % (d)**	**Effective ROI e=a+b-c+d**
1	GST – R0		5.50	4.35	0.00	0.60	**10.45%**
2	GST – R1		5.50	4.35	0.00	0.80	**10.65%**
3	GST – R2		5.50	4.35	0.00	1.15	**11.00%**
4	GST – R3		5.50	4.35	0.00	1.50	**11.35%**
5	GST – R4		5.50	4.35	0.00	2.10	**11.95%**
6	GST – R5		5.50	4.35	0.00	2.80	**12.65%**

The following scheme codes fall under the MSME and Other Non-Retail Business Segments

Sl	**Scheme Code**	**Description**
1	LA206	PMEGP
2	LA217	Loan to SSI
3	CCOTH	Cash Credit General
4	CCMSE	CC MSME
5	TLPSS	Loan to PSEP
6	LA208	Retail Trade
7	TLRSS	Small Business
8	TLRST	Loan to SRTO
9	LA202	Commercial Real Estate
10	LASVN	PM Street Vendor
11	LAFME	PMFME

Note:

Interest rate for Ad hoc / TOD/ Temporary Credit Facility	**For MSME, rate of interest will be 1% more than the applicable rate.**

Annexure – B

Rate of Interest Chart on various categories of Loans and Advances linked with MCLR-Y (8.75%)
MCLR internal benchmark rate for different maturities

Sl. No.	Applicable MCLR Benchmark	Applicable MCLR
1	MCLR-D (Overnight MCLR)	8.55%
2	MCLR-M (1 month MCLR)	8.60%
3	MCLR-Q (3 months MCLR)	8.65%
4	MCLR-H (6 months MCLR)	8.70%
5	MCLR-Y (1 Year MCLR)	8.75%

Applicable MCLR for Loan tenors

Sl. No.	Loan Tenor	Applicable MCLR Benchmark	Applicable MCLR
1	Overnight-For one day	Overnight MCLR-i.e.MCLR-D	8.55%
2	Up to 1 month	1 month MCLR-i.e. MCLR-M	8.60%
3	Above 1 month & up to 3 months	3 months MCLR-i.e. MCLR-Q	8.65%
4	Above 3 months & up to 6 months	6 months MCLR-i.e. MCLR-H	8.70%
5	Above 6 month & up to 1 year	1 year MCLR-i.e. MCLR-Y	8.75%

Under MCLR regime, the spread includes (i) business strategy premium and (ii) credit risk premium. The spread on the rate of interest includes business strategy premium 5 bps. Any concession in the interest rate can be given by the appropriate sanctioning authority as per Bank's extant guidelines only after maintaining the minimum business strategy premium of 5 bps.

Effective interest rates as per the MCLR-Y.					
Sl. No.	Category of Advances		(w.e.f: 28-07-2026)		
			MCLR-Y (%)	Spread (%)	Effective Lending Rate (%)
1.1	**Term Loan/ Cash Credit (Non-schematic and Non-Priority) [Applicable for Loans which are not covered under MSME and Other Non-Retail Business Loans]**				
	Limit up to Rs. 25000/-		8.75	2.30	11.05
	Limit above Rs. 25000/- and up to Rs. 5.00 Lakh		8.75	2.55	11.30
	Limit over Rs. 5.00 Lakh and up to Rs. 25.00 Lakh		8.75	3.55	12.30
1.2	**Aggregate limit over Rs. 25.00 Lakh (as per Credit Risk Rating)**				
	AGVBCR- 0		8.75	1.65	10.40
	AGVBCR- 1		8.75	1.95	10.70
	AGVBCR- 2		8.75	2.25	11.00
	AGVBCR- 3		8.75	2.65	11.40
	AGVBCR- 4		8.75	3.00	11.75
	AGVBCR- 5		8.75	3.65	12.40
2.1	**Agricultural advances (TL/ CC/ KCC/ NWR/ Rural Godown/Cold Storage/NGO/Handloom/ Weaver Group)**				
	Limit up to Rs. 50000/-		8.75	0.20	8.95
	>Rs. 50000/- and up to Rs. 2.00 Lakh		8.75	1.55	10.30
	>Rs. 2.00 Lakh and up to Rs. 5.00 Lakh		8.75	2.15	10.90
	>Rs. 5.00 Lakh and up to Rs. 10.00 Lakh		8.75	2.65	11.40
	>Rs. 10.00 Lakh and up to Rs. 25.00 Lakh		8.75	3.15	11.90
	>Rs. 25.00 Lakhs and above	**As per Credit Risk Rating**			
2.2	**Agricultural Advances having limits above Rs. 25.00 Lakh, applicable rate of interest as per Credit Risk Rating is as follows:**				
	AGVBCR- 0		8.75	1.00	9.75
	AGVBCR- 1		8.75	1.25	10.00
	AGVBCR- 2		8.75	1.65	10.40
	AGVBCR- 3		8.75	1.90	10.65
	AGVBCR- 4		8.75	2.65	11.40
	AGVBCR- 5		8.75	3.15	11.90

i)	Bank will charge interest on all direct agricultural advances on half-yearly basis. However, interest on current dues, i.e. Crop Loans & Instalments not falling due in respect of Term Loans should not be compounded.				
ii)	When Crop Loan or instalment under Term Loan becomes overdue, outstanding interest to be added to the principal and interest would be compounded. However, total interest debited to an account should not exceed the principal amount in respect of Short Term Agricultural Advances to Small & Marginal Farmers.				
iii)	In case of Short-Term Crop Loans up to Rs.3.00 lakh and Working Capital loans for AH&F activities including Dairy, Beekeeping, etc. up to Rs.2.00 lakh, the applicable rate of interest shall be 7% per annum for Aadhaar-seeded KCC accounts, subject to availability of the Modified Interest Subvention Scheme of the Government of India. However, if the loan is not repaid within the due date, the normal rate of interest applicable to agricultural advances (MCLR-linked, loan-quantum-wise) shall be charged from the due date till recovery for overdue accounts. Any change in the rate of interest, subvention rates, or guidelines for submission of such claims shall be governed by Government of India/RBI directions issued from time to time.				
3.1	**Advances to SHG's (Non-Sponsored)**				
	Limit up to Rs. 3.00 lakh		--	--	11.50 (Fixed)
	>Rs 3.00 lakh and up to Rs 5.00 lakh		8.75	5.00	13.75
	>Rs 5.00 lakh and up to Rs 10.00 lakh		8.75	3.60	12.35
	>Rs 10.00 lakh and up to Rs 25.00 lakh		8.75	4.00	12.75
	>Rs. 25.00 Lakhs and above	As per Credit Risk Rating			
3.2	**Self Help Group Advances having limits above Rs. 25.00 Lakh, applicable rate of interest as per Credit Risk Rating is as follows:**				
	AGVBCR- 0		8.75	1.40	10.15
	AGVBCR- 1		8.75	1.95	10.70
	AGVBCR- 2		8.75	2.50	11.25
	AGVBCR- 3		8.75	3.20	11.95
	AGVBCR- 4		8.75	4.50	13.25
3.3	**Advances to SHG's under ASRLM**				
	Limit up to Rs. 3.00 lakh		At 7%		
	>Rs 3.00 lakh and up to Rs 5.00 lakh		8.75	0.00	8.75
	>Rs 5.00 lakh and up to Rs 10.00 lakh		8.75	3.30	12.05
	>Rs 10.00 lakh and up to Rs 20.00 lakh		8.75	3.30	12.05
	Note: Interest rate on the SHGs shall be governed by directives issued from the Govt. of India / RBI and is subject to change accordingly. Extant guidelines on rate of interest of SHGs was issued vide HO circular no. AGVB/ CR/05/ OM –15/2024-25 dated 30-04-2024.				
4	**Two wheeler**				
	Repayment period up to 36 months		8.75	0.00	8.75
	Repayment period more than 36 months		8.75	0.00	8.75
5	Loan to Land Lord		8.75	2.15	10.90
6	**Asomi Mortgage Loan Scheme**				
	Term Loan (TL)		8.75	1.35	10.10
	Over Draft (OD)		8.75	1.65	10.40
7	**Demand Loans:**				

	Loan Against face value of NSC/KVP/surrender value of LIP:				
	Term Loan (TL)		8.75	1.65	10.40
	Over Draft (OD)		8.75	2.15	10.90
	Loan Against Term Deposit: Loan to deposit holder (both TL and OD) - 1% above the rate of interest on deposit Loan against third party deposit having minimum margin 25% (both TL and OD): 2.5% above the rate of interest on deposit. **Note:** i) Employees of our Bank are to be treated at par with General Customers. ii) The rate of interest on loans against deposit where more than one deposit is offered as security by deposit holder or the third party, weighted average of combined rate of interest of all deposits offered as security to be taken into consideration as per HO circular AGVB/CR/ 33 /OM-76 /2021-22 dated 12-08-2021.				
8	**Ad hoc / TOD/ Temporary Credit Facility**	• **2% over and above normal rate of interest subject to a ceiling of MCLR-Y + 6%.** • **In case of MSME rate of interest will be 1% more than the applicable rate.**			
9	**Loans to Staff**				
	Personal Demand Loan		8.75	0.00	8.75
	Clean Overdraft				7.50
	Staff Conveyance Loan (Four Wheeler)		5.50% p.a or One year MCLR (Simple) whichever is lower.		
	Staff Conveyance Loan (Two Wheeler)		5.50% p.a or One year MCLR (Simple), whichever is lower		
	Staff Housing Loan (Loan upto Rs 40.00 lakh)		5.50% (Fixed)		
	Staff Housing Loan (Loan above Rs 40.00 lakh)		6.00% (Fixed)		
10	**PMJDY**		8.75	3.00	11.75
11	**AGVB Rooftop Solar Finance Scheme**				
	Rooftop solar power system upto 3KW		8.75	0.00	8.75
	Rooftop solar power system more than 3KW and upto 10KW		8.75	1.00	9.75

13. Special Rate of Interest for Bank's own scheme under Priority Sector		
Sl. No.	**Category of Advances**	**Rate of Interest (Fixed)**
a)	AGB Jibika Rin Achoni Scheme	16% p.a.
b)	Loan to ST-SHG under NSTFDC	As per circular on the scheme
c)	AGVB JLG Scheme	16.00% p.a.
d)	Capital Investment Subsidy Scheme	As specified by Government
e)	AGVB Solar Energy Scheme	As per circular on the scheme
f)	Loan to Persons with disabilities under NHFDC Scheme	As per circular on the scheme

- Asomi Sulav Credit Card Scheme has been discontinued w.e.f 01-07-2023 (Cir AGVB/CR/11/OM-36/2023-24 dated 01-07-2023).
- Asomi Urban Credit Card, Asomi Farm Credit Card and Asomi Swarijgar Credit Card have been discontinued w.e.f 18-08-2023. (Cir AGVB/CR/18/OM-53/2023-24 dated 18-08-2023).
- Asomi Jana Rin Achani, Asomi Bhumishri Yojana, Asomi Randhanjoti Scheme, Asomi Mahila Mangal Yojana, Personal Loan to Farmers have been discontinued w.e.f 04-10-2023. (Cir AGVB/CR/26/OM-76/2023-24 dated 04-10-2023).
- The extant schemes are discontinued and one new JLG Scheme in the name and style of AGVB JLG Scheme has been introduced w.e.f 30-04-2024. (Cir AGVB/CR/04/OM-14/2024-25 dated 30-04-2024.)

Note:

1. Rate of interest on any scheme not specified hereinabove will be covered by specific activity wise rate under Priority/ Non-Priority sector as the case may be.
2. The accounts enjoying fixed rate of interest with a reset clause are to be reviewed as per terms of sanction and new rate to be applicable.
3. For fresh advance under all tie- up arrangements, the percentage of concession allowed from card rate will only remain constant. However, under no circumstances the effective Rate of Interest should be lower than MCLR i.e., **8.75%** at present after allowing all types of applicable concessions, if any, unless otherwise instructed specifically.
4. However, the loan accounts where interest has been charged at Base Rate/ BPLR shall continue to attract the same rate till otherwise instructed by Head Office or the borrower concern opted for MCLR.