



# SHREYAS GRAMIN BANK

(Head Office:Aligarh)

Name of Scheme	Quantum of Loan	Rate of Interest (⊗)	Security Norms
<b>Swarozgar Credit Card (SCC)</b> – Credit facility for small artisans, self employed, SHGs etc.	Rs.25,000/- per Borrower	12.75% p.a. Quarterly Compounded at monthly rest	Hypothecation of stock
<b>General Credit Card (GCC)</b> – Loan facility to any general purpose including that of consumption	50% of annual income of net house hold subject to a maximum of Rs.25,000/-	12.75% p.a. simple at monthly rest	No security
<b>Shreyas Budget</b> – Loan facility to permanent employees of Govt./semi Govt. / PSU	10 months gross salary or Rs.1.50 lac whichever is less	15.00% p.a. Quarterly Compounded at monthly rest	Suitable guarantee / co-obligation of a person good for the amount
<b>Teacher Loan</b> – Loan facility to teaching and non – teaching staff of schools / colleges maintaining salary account with the branch	18 months gross salary or Rs.2.00 lac whichever is less subject to net take home salary should not be less than 25% of gross salary	14.50% p.a. Quarterly Compounded at monthly rest	1) Personal security of the applicant. 2) Co-obligation of other teacher / employee whose salary is disbursed through the financing branch. 3) Hypothecation of asset if created out of Bank loan
<b>Artisans Credit Card (ACC)</b> – Loan facility to artisans to meet the working capital / term loan requirements	Working capital–20% of anticipated turn-over. Term loan as per existing guide lines with a maximum of Rs.2.00 lac	Up to Rs.50,000/- 12.75%, above Rs.50,000/- up to Rs.2.00 lac 13.75%	Hypothecation of assets created out of Bank loan

(⊗) Rate of Interest is subject to change from time to time

(2)

Name of Scheme	Quantum of Loan	Rate of Interest (⊗)	Security Norms
<b>Shreyas Bandhak</b> – Loan against mortgage of residential / commercial property situated in urban and semi urban area	50% of the value of property proposed to be offered as security as per the valuation report subject to a maximum of Rs.25.00 lac	16.25% p.a. Quarterly Compounded at monthly rest	1) EMT of property acceptable to the Bank having clear and Marketable title 2) Guarantee of a person acceptable to the Bank
<b>Shreyas Kiraya</b> – Loan facility to owners (lesser) of property against rent	60% of the gross monthly rent receivable for the unexpired period of lease less TDS and advance rent taken subject to a maximum of Rs.25.00 lac	16.25% p.a. Quarterly Compounded at monthly rest	1) EMT of leased property value of which should be at least 100% of loan or alternate property having 150% value of loan amount. 2) Assignment of lease rentals in favour of Bank. 3) Third party guarantee of person/s of adequate net worth
<b>Shreyas Vyapar</b> – Loan facility to retail traders/ small businessmen for extension/development of existing business	New Party – Maximum Rs.30,000/- (in rural) Maximum Rs.50,000/- (in urban and semi urban) Renewal – Maximum Rs.50,000/- (in rural) Maximum Rs.1.00 lac (in urban and semi urban)	Upto Rs.50,000/- 12.75% p.a. Above Rs.50,000/- and upto Rs.2.00 lac 13.75% Quarterly Compounded at monthly rest	1) Hypothecation of assets. 2) Co-obligation (where applicable) 3) Mortgage (where applicable)
<b>K.C.C. to Tenant Farmers/Share Croppers/ Oral Lessees through SHGs</b> – Loan facility to raise the crop by tenant farmers/share cropper/ oral lessees through self help groups	On the basis of crop proposed to be cultivated/ scale of finance and area proposed to be brought under cultivation subject to the ceiling in term of the ratio of saving & loan amount	9.00% p.a. simple at half yearly rest subject to revision from time to time	The group members shall be jointly and severally responsible for Bank Loan

(⊗) Rate of Interest is subject to change from time to time

(3)

Name of Scheme	Quantum of Loan	Rate of Interest (⊗)	Security Norms
<b>Vehicle Loan to Agriculturist (AL - LHV) –</b> Loan scheme to farmers for purchase of brand new vehicles such as two wheelers / four wheelers and light / medium commercial vehicle	Above Rs.50000/- Upto 85% of cost of vehicle	1) Upto Rs.5.00 lac-14.50% p.a. simple 2) Above Rs.5.00 lac-15.00% p.a. simple	Upto Rs.50,000/- 1) Hypothecation of vehicle. 2) Third party co-obligation Above Rs.50,000/- 1) Hypothecation of vehicle. 2) Third party co-obligation 3) Mortgage of agriculture land
<b>Loan for Purchase of Agriculture Land –</b>	Based on cost of land subject to a maximum of Rs.5.00 lac	1) Upto Rs.2.00 lac - 14.75% p.a. simple 2) Above Rs.2.00 lac - 15.75% p.a. simple	1) Mortgage of existing and proposed land in favour of Bank 2) Hypothecation of crops grown from time to time
<b>Shreyas Avas (Housing Loan to Customers) –</b> Loan scheme for purchasing/ construction of house / flat	Upto a maximum of Rs.20.00 lac	1) Repayable within 5 years-12.75% p.a. Quarterly compounded at monthly rest 2) Repayable in more than 5 years-13.25 % p.a. quarterly compounded at monthly rest	1) Mortgage of property purchased / constructed 2) Guarantee of third party acceptable to Bank
<b>Shreyas Shiksha (Education Loan) –</b> Scheme for providing financial support to meritorious students to pursue higher education	1) For study in India - Maximum of Rs.7.50 lac 2) For study abroad - maximum of Rs.15.00 lac	1) Upto Rs.4.00 lac - 13.50% p.a. Simple 2) Above Rs.4.00 lac - 14.50% p.a. Simple	1) Upto Rs.4.00 lac-No security 2) Above Rs.4.00 lac-Collateral Security equal to 100% of the loan amount or Co-obligation of third party having required newt worth not less than the loan amt. and Assignment of the future income of the student

(⊗) Rate of Interest is subject to change from time to time

(4)

Name of Scheme	Quantum of Loan	Rate of Interest (⊗)	Security Norms
<b>Secured Overdraft (SOD)</b> – Scheme for providing hassle free credit to traders / Enterprises	Maximum upto Rs.10.00 lac	1) Upto Rs.50,000/- 12.75% p.a. Quarterly compounded at monthly rest 2) Above Rs.50,000/- & upto Rs. 2.00 lac- 13.75% p.a. Quarterly compounded at monthly rest 3) Above Rs.2.00 lac & upto Rs. 10.00 lac 14.75% p.a. Quarterly compounded at monthly rest	1) Hypothecation of entire stock 2) Pledge of term deposit/NSC / KVP/IVP/LIP and mortgage of land and building situated in urban/semi urban places 3) Guarantee of a credit worthy person acceptable to the Bank
<b>Shreyas Chirag</b> – Scheme for purchasing solar lighting system	Maximum loan amount Rs.15,000/-	10.75% p.a. quarterly compounded at monthly rest	Hypothecation of Solar Home Lighting System purchased out of the loan.
<b>Shreyas Mobile Phone</b> –Scheme for purchase of Mobile phone for existing customers of Bank	Maximum loan amount Rs.5000/-	14.50% p.a. quarterly compounded at monthly rest	1) Hypothecation of mobile 2) Co-obligation/guarantee of suitable person

(⊗) Rate of Interest is subject to change from time to time

Name of Scheme	Quantum of Loan	Rate of Interest (⌘)	Security Norms
<b>Laghu Udyami Credit Card (LUCC)</b> – Loan facility to meet working capital requirement of small business units / artisans / self employed	Maximum upto Rs.3.00 lac	1) Upto Rs.50,000/- 12.75% p.a. Quarterly compounded at monthly rest 2) Above Rs.50,000/- & upto Rs. 2.00 lac- 13.75% p.a. Quarterly compounded at monthly rest 3) Above Rs.2.00 lac & upto Rs. 3.00 lac - 14.75% p.a. Quarterly compounded at monthly rest	1) Prime – Hypothecation of stock receivable 2) Collateral - Hypothecation of vehicle/ office equipments or EMT of immovable property or pledge of term deposit/ NSC/KVP/IVP/LIP 3) In case of Loan amount above Rs.25,000/- Suitable guarantee/co- obligation` of third party
<b>Shreyas Snangrih evam Shauchalaya</b> – Scheme for construction of twin structure of toilet and bathroom for Rural and Semi Urban Dwellers	Maximum loan amount Rs.10,000/-	1175% p.a. quarterly compounded at monthly rest	Personal security of the borrower.
<b>Tractor Loan Scheme</b> – Scheme for purchase Tractor for farmers who have minimum 6 acre land	Upto 90% of invoice value of tractor	14.00% p.a. half yearly simple	1) Hypothecation of tractor 2) Mortgage of land 3) Co-obligation of third party

(⌘) Rate of Interest is subject to change from time to time

(6)

Name of Scheme	Quantum of Loan	Rate of Interest (⊗)	Security Norms
<b>Shreyas Gramin Avas</b> – Simplified housing loan scheme for rural and semi urban dwellers	Maximum loan amount up to Rs.2.00 lac	11.75% p.a. quarterly compounded at monthly rest	Primary: Registered / Equitable mortgage of the site / plot proposed to build the house. (Now in rural areas housing is an agriculture activity therefore no stamp duty is payable on registered mortgage up to Rs.5.00 lac) Wherever mortgage of the house is not possible due to any reason, mortgage of agriculture land or other tangible security may be obtained to cover 100% loan amount.
<b>Shreyas Avas Improvement Scheme</b> – Loan Scheme for furnishing of house / flat	Maximum loan amount Rs.2.00 lac	14.50% p.a. quarterly compounded at monthly rest	1) The assets created out of this loan shall be taken as security by way of hypothecation besides the continuing security of the concerned house / flat. In case where the Housing Loan is not availed from our Bank, in such cases Bank shall obtain hypothecation of the assets. 2) Suitable co-obligation / personal guarantee shall be obtained in all the loans irrespective of loan amount.
<b>Shreyas Rasoil</b> – Scheme for purchase of LPG connection for rural women	Maximum loan amount Rs.5,000/-	11.50% p.a. quarterly compounded at monthly rest	Hypothecation of equipments

(⊗) Rate of Interest is subject to change from time to time

(7)

Name of Scheme	Quantum of Loan	Rate of Interest (⌘)	Security Norms
<b>Shreyas Krashak Sathi</b> – Scheme For redemption of debt of farmers from non-institutional sources	Maximum loan amount Rs.25000/-	14.75% p.a. simple at half yearly rest	The loan will be given as a Clean Advance. However, if the borrower has existing agricultural liabilities and if the existing limits / liabilities as well as the proposed exceeds Rs.50,000/- then the mortgage of landed property shall be obtained as collateral.
<b>Shreyas Jeevn Rekha</b> – Scheme for qualified medical practitioner for setting up of clinic/lab/ purchase of equipments / vehicles/ ambulance	Maximum loan amount Rs.10.00 lac (Sub ceiling of Rs.2.00 lac for working capital)	14.75% p.a. quarterly compounded at monthly rest	a) Up to Rs.25,000/- <ol style="list-style-type: none"> <li>1) Hypothecation of assets (Existing &amp; proposed)</li> <li>2) Personal guarantee of the borrower</li> </ol> b) Above Rs.25,000/- <ol style="list-style-type: none"> <li>1) Hypothecation of assets (Existing &amp; proposed)</li> <li>2) Co-obligation / Guarantee of suitable person or / and</li> <li>3) Mortgage of landed property and / or</li> <li>4) NSCs, LIPs with sufficient surrender value or / and</li> <li>5) Arrangement of pledge of KDR / FDR in the name of the borrower or and in the name of any third party</li> </ol>

(⌘) Rate of Interest is subject to change from time to time