

Rate of Interest under Schematic Lending except MSE Borrower pertaining to AG&FI Vertical

SN	Name of Scheme	ROI
1	ORIENTAL GREEN CARD SCHEME	Rate of interest on short term crop loan be at minimum 9% linked with MCLR. If MCLR increases beyond 9% the applicable rate shall be at MCLR only i.e. MCLR or 9% whichever is higher
2	ORIENTAL KISAN GOLD CARD SCHEME (OKGC)	For Working Capital Rate of interest on short term crop loan be at minimum 9% linked with MCLR. If MCLR increases beyond 9% the applicable rate shall be at MCLR only i.e. MCLR or 9% whichever is higher For Term Loan - MCLR
3	Scheme for Construction of Farm Structure and Farm House cum Dwelling units	MCLR
4	Scheme for Financing to Green House / Poly house	up to 25 lac MCLR+1.00% above 25 lac to 2.00crore MCLR+1.50% Loan above 2.00 crore(NPS) MCLR+2.50%
5	Scheme for Financing Allied Agriculture Activities	FOR TERM LOAN:MCLR FOR CASH CREDIT: <input type="checkbox"/> Rate of interest applicable for working capital be at minimum 9% linked with One Year MCLR <input type="checkbox"/> If 1 Yr MCLR increases beyond 9% the applicable rate shall be at 1
6	Unified scheme for financing farmers to purchase Agriculture farm machinery /implement	MCLR
7	Financing of Cotton Ginning Units	Based on Collateral Coverage 100% or Above MCLR+0.50% less than 100% & upto 75% MCLR+0.75% less than 75% & upto 50% MCLR+1.25% less than 50% & upto 30% MCLR+1.50% Below 30% ROI applicable to MSME* Borrowers

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8	Financing of Rice Shelling Units	Based on Collateral Coverage 100% or Above MCLR+0.50% less than 100% & upto 75% MCLR+0.50% less than 75% & upto 50% MCLR+1.00% less than 50% & upto 30% MCLR+1.25% Below 30% ROI applicable to MSME* Borrowers
9	Financing Seed Producers / Processors	MCLR+0.50%
10	Financing of Potato Seed Growers	MCLR+0.50%
11	Financing to Agro-Processing / Food Processing / Agro-Based Industries	Based on Collateral Coverage 100% or Above MCLR+0.75% less than 100% & upto 75% MCLR+1.00% less than 75% & upto 50% MCLR+1.25% less than 50% & upto 30% MCLR+1.50% Below 30% ROI applicable to MSME* Borrowers
12	General Credit Card (GCC)	As applicable on MSME*
13	Oriental Weaver Card (OWC)	As applicable on MSME*
14	MODEL SCHEME FOR FINANCING CULTIVATION OF AONLA (AMLA)	For TL -up to 2.00 lac MCLR+2.25% above 2.00 to 5.00 lac MCLR+3.00% above 5.00 lac MCLR+3.50%
15	MODEL SCHEME FOR FINANCING CULTIVATION OF GRAPES	TL upto Rs. 2.00lac MCLR+2.25% above Rs.2.00lac MCLR+1.00% WC up to 50000 MCLR+1.50% above 50000 to 2.00 lac MCLR+2.50% above 2.00 lac MCLR+1.00%

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SN	Name of Scheme	ROI	
16	SCHEME FOR FINANCING CULTIVATION OF MEDICINAL & AROMATIC CROPS	For TL -up to 2.00lac above 2.00 to 5.00 lac above 5.00 lac	MCLR+2.25% MCLR+3.00% MCLR+3.50%
		For WC -up to 50000 above50000 to2.00 lac above 2.00 lac	MCLR+1.50% MCLR+2.50% MCLR+3.50%
17	Model scheme for financing vermicompost unit	up to 2.00lac above 2.00 to 5.00 lac above 5.00 lac	MCLR+2.25% MCLR+3.00% MCLR+3.50%
18	Model scheme for financing of citrus crop (CITRICULTURE)	For TL -up to 2.00lac above 2.00 to 5.00 lac above 5.00 lac	MCLR+2.25% MCLR+3.00% MCLR+3.50%
		For WC -up to 50000 above50000 to2.00 lac above 2.00 lac	MCLR+1.50% MCLR+2.50% MCLR+3.50%
19	Model scheme for financing small tea growers	For TL -up to 2.00lac above 2.00 to 5.00 lac above 5.00 lac	MCLR+2.25% MCLR+3.00% MCLR+3.50%
20	Model scheme for financing jatropha cultivation	For TL -up to 2.00lac above 2.00 to 5.00 lac above 5.00 lac	MCLR+2.25% MCLR+3.00% MCLR+3.50%
		For WC -up to 50000 above50000 to2.00 lac above 2.00 lac	MCLR+1.50% MCLR+2.50% MCLR+3.50%
21	Agri-Clinics and Agri-Business Centres (ACABC)	up to 2.00lac above 2.00 to 10.00 lac above 10.00 lac	MCLR+2.25% MCLR+3.00% MCLR+3.50%

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SN	Name of Scheme	ROI	
22	Dairy Entrepreneurship Development Scheme (DEDS)	MCLR	
23	The Scheme of Ministry of New and Renewable Energy, GOI for promoting Solar Photovoltaic (SPV) Water Pumping Systems for Irrigation Purpose	MCLR	
24	Agriculture Marketing Infrastructure (AMI)	MCLR+2.25%	
25	Scheme for Financing Purchase of Shops/Showrooms in Grain Markets Developed by Punjab Mandi Board	MCLR+2.50%	
26	SCHEME FOR OVER DRAFT FACILITY TO FARMERS	MCLR	
27	Prurchase of land for use of agriculture for small and marginal farmer, tenants and share croppers	Upto Rs. 5 Lac above Rs.5 Lac	MCLR+1.00% MCLR+2.00%
28	Scheme for financing to Business Correspondant/ BF	MCLR	
29	CISS for Commercial Production Units of Organic Inputs Under National Project on Organic Farming	For (Direct)TL -up to 2.00lac above 2.00 to 5.00 lac above 5.00 lac	MCLR+2.25% MCLR+3.00% MCLR+3.50%
30	Model Scheme for Financing Cultivation of Karanja (Pongamia) "A Tree Borne Oil Seed".	For TL -up to 2.00lac above 2.00 to 5.00 lac above 5.00 lac For WC -up to 50000 above50000 to2.00 lac above 2.00 lac	MCLR+2.25% MCLR+3.00% MCLR+3.50% MCLR+1.50% MCLR+2.50% MCLR+3.50%

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SN	Name of Scheme	ROI	
31	Loan to Farmers for Purchase of Renewable Energy Equipments for Agriculture & allied activities	Farmers	MCLR+0.25%
		Other than Farmers	
		For up to 0.25lac	MCLR+2.00%
		above 0.25 to 0.50 lac	MCLR+3.00%
		above 0.50 lac	MCLR+4.00%
32	Estate Purchase Loans	up to 5.00lac	MCLR+1.00%
		above 5.00lac	MCLR+2.00%
33	Model Scheme for Financing Coconut Farming	For TL -up to 2.00lac	MCLR+2.25%
		above 2.00 to 5.00 lac	MCLR+3.00%
		above 5.00 lac	MCLR+3.50%
		For WC -up to 50000	MCLR+1.50%
		above 50000 to 2.00 lac	MCLR+2.50%
		above 2.00 lac	MCLR+3.50%
34	Krishak Sathi Scheme for Financial Inclusion of the Farmers Indebted to Non Institutional lenders	MCLR	
35	Scheme for Financing Rural Sales outlets for Petro Products- Kisan Seva Kendras	up to 50000	MCLR+1.75%
		above 50000 to 2.00 lac	MCLR+2.00%
		above 2.00 lac	MCLR+2.25%
36	Scheme to Finance Hi Tech Commercial Dairy	MCLR+1.75%	
37	Kisan Tatkal Scheme	Upto Rs.25000/-	MCLR+1.00%
		above Rs.25000/- to 50000/-	MCLR+1.50%
38	Financing Solar Energy Based Pumpset Loans	MCLR+1.50%	

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SN	Name of Scheme	ROI						
39	Oriental Loan against Gold Ornaments scheme for Agriculture Purpose	<p>For CC/OD for crop production: Irrespective of Amount - Rate of interest on short term crop loan be at minimum 9% linked with MCLR. If MCLR increases beyond 9% the applicable rate shall be at MCLR only i.e. MCLR or 9% whichever is higher</p> <p>For T/L, D/L</p> <table border="0"> <tr> <td>Rs 5 lacs</td> <td>MCLR+1.00%</td> <td align="right">Upto</td> </tr> <tr> <td>lacs to Rs 10 lacs</td> <td>MCLR+2.00%</td> <td align="right">Above Rs 5</td> </tr> </table>	Rs 5 lacs	MCLR+1.00%	Upto	lacs to Rs 10 lacs	MCLR+2.00%	Above Rs 5
Rs 5 lacs	MCLR+1.00%	Upto						
lacs to Rs 10 lacs	MCLR+2.00%	Above Rs 5						
40	Overdraft facility of upto Rs.5000/- under PMJDY	MCLR+3%						
41	Lending to Micro Finance Institutions (MFI) for on lending to Weaker Sections financed other than those financed under oriental Bank Grameen Project (OBGP)	MCLR+3.00%						
42	Lending to to Weaker Sections financed under oriental Bank Grameen Project (OBGP)/ other SHGs	MCLR+1.50%						
43	Advances to Dealers/Sellers of fertilizers, pesticides, seeds, cattle feed, poultry feed, agricultural implements and other inputs	As applicable on MSE* Borrowers						
44	DRI Advance	4%						

***As per Annexure-IV for MSE Borrower and As per Annexure-VII for Medium Enterprises**