MADHYA PRADESH GRAMIN BANK, HEAD OFFICE INDORE

RATE OF INTEREST UNDER AGRICULTURE VERTICLE

Circular No. HO/2026-27/51, Ref Credit/13 Dated 01.07.2026				Floating Interest Rates	
S.NO.	**SCHEME NAME**	**AMOUNT/PARTICULAR**	**RATING**	**SPREAD**	**ROI (%)**
1	KCC	(Where subvention available)			7.00
		(Where subvention is not available)		BPLR Minus 2.00	12.40
2	FARM MECHNISATION (Tractor, Harvestor, Rotavator etc)	Upto Rs. 10.00 Lakh		BPLR Minus 3.00	11.40
		Above Rs. 10.00 Lakh		BPLR Minus 2.00	12.40
3	Other Agri Demand Loan/Short term loan/Working Capital			BPLR Minus 2.00	12.40
4	Loan against Ware house receipt (For Farmers)	Where Subvention available			7.00
		Where Subvention is not available		BPLR Minus 5.00	9.40
5	Rural Godown/Cold Storage			BPLR Minus 2.00	12.40
6	Kisan Ghar Scheme			BPLR Minus 2.00	12.40
7	Samriddhi Krishi Sawadhi			BPLR Minus 2.00	12.40
8	ACABC			BPLR Minus 3.00	11.40
9	AMI			BPLR Minus 3.00	11.40
10	Custom Hiring Scheme			BPLR Minus 3.00	11.40
11	Dr. BhimRao Ambedkar Kamdhenu			BPLR Minus 3.00	11.40
12	NLM			BPLR Minus 3.00	11.40
13	PMFME	Upto Rs. 10.00 Lakh		BPLR Minus 3.00	11.40
		Above Rs. 10.00 Lakh	SBS 1-2 or Kisan Rating 1-2	BPLR Minus 4.65	9.75
			SBS 3-4 or Kisan Rating 3-4	BPLR Minus 4.40	10.00
			SBS 5 or Kisan Rating 5	BPLR Minus 4.00	10.40
			SBS 6-7 or Kisan Rating 6-7	BPLR Minus 2.50	11.90
			SBS 8-10 or Kisan Rating 8-10	BPLR Minus 2.00	12.40
14	Agri Mortgage Loan			BPLR Minus 2.00	12.40
15	Agri Gold Mortgage Loan			BPLR Minus 2.65	11.75
16	Agri Diamond Mortgage			BPLR Minus 3.50	10.90
17	Integrated Animal Husbandry			BPLR Minus 3.00	11.40
18	Fishries			BPLR Minus 3.00	11.40
19	AIF	Upto Rs. 200.00 Lakhs			9.00
		Above Rs. 200.00 Lakhs	SBS 1-2 or Kisan Rating 1-2	BPLR Minus 4.00	10.40
			SBS 3-4 or Kisan Rating 3-4	BPLR Minus 3.50	10.90
			SBS 5 or Kisan Rating 5	BPLR Minus 3.00	11.40
			SBS 6-7 or Kisan Rating 6-7	BPLR Minus 2.50	11.90
			SBS 8-10 or Kisan Rating 8-10	BPLR Minus 2.00	12.40
20	PM KUSUM Scheme				
	Component-A	For Accounts classfied under Agriculture		BPLR Minus 5.00	9.40
		For Accounts classfied under MSME	SBS 1-3	BPLR Minus 5.20	9.20
			SBS 4-5	BPLR Minus 5.00	9.40
	Component B & C	For All Limits		BPLR Minus 3.00	11.40
21	FPOs	Upto Rs. 10.00 Lakh		BPLR Minus 3.00	11.40
		Above Rs. 10.00 Lakh	SBS 1-2	BPLR Minus 4.00	10.40
			SBS 3-4	BPLR Minus 3.50	10.90
			SBS 5	BPLR Minus 3.00	11.40
			SBS 6-7	BPLR Minus 2.50	11.90
			SBS 8-10	BPLR Minus 2.00	12.40
22	Kisan Vahan Loan Scheme			BPLR Minus 4.00	10.40

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MADHYA PRADESH GRAMIN BANK, HEAD OFFICE INDORE

RATE OF INTEREST UNDER MSME VERTICLE

Circular No. HO/2026-27/51, Ref Credit/13 Dated 01.07.2026				Floating Interest Rates	
S.NO.	**SCHEME NAME**	**AMOUNT/PARTICULAR**	**RATING**	**SPREAD**	**ROI (%)**
1	MSME (including Mudra &SRTO	Upto Rs. 3.00 lakh		BPLR Minus 2.00	12.40
		Above Rs 3.00 Lakh & Upto Rs. 10.00 Lakhs		BPLR Minus 3.00	11.40
		Above Rs 10.00 Lakh & Upto Rs. 100.00 Lakhs	SBS 1-2	BPLR Minus 4.50	9.90
			SBS 3-4	BPLR Minus 4.00	10.40
			SBS 5	BPLR Minus 3.75	10.65
			SBS 6-7	BPLR Minus 1.00	13.40
			SBS 8-10	BPLR	14.40
		Above Rs 100.00 Lakh	SBS 1-2	BPLR Minus 4.75	9.65
			SBS 3-4	BPLR Minus 4.45	9.95
			SBS 5	BPLR Minus 3.95	10.40
			SBS 6-7	BPLR Minus 1.00	13.40
			SBS 8-10	BPLR	14.40
2	Apni Jagah Apna Vyavsay	Upto Rs. 10.00 Lakhs		BPLR Minus 3.00	11.40
		Above Rs 10.00 Lakh	SBS 1-3	BPLR Minus 4.40	10.00
			SBS 4-5	BPLR Minus 3.90	10.50
		Note:- In case if Collateral Security is offered for more than 50% of loan amount, then concession of 0.50% in rate of interest is available.			
3	MPGB Saral Vyapar	From Rs. 7.50 lakh & Upto Rs 10.00 lakh		BPLR Minus 4.00	10.40
		Above Rs. 10.00 Lakhs	SBS 1-3	BPLR Minus 4.90	9.50
			SBS 4-5	BPLR Minus 4.65	9.75
			SBS 5 (NTC)	BPLR Minus 4.45	9.95
4	MPGB Doctor Plus	Upto Rs. 10.00 Lakhs		BPLR Minus 4.00	10.40
		Above Rs 10.00 Lakh	SBS 1-3	BPLR Minus 4.90	9.50
			SBS 4-5	BPLR Minus 4.15	10.25
5	MPGB Asset Backed		SBS 1-3	BPLR Minus 4.50	9.90
			SBS 4-5	BPLR Minus 4.00	10.40
			SBS 6-7	BPLR Minus 1.00	13.40
			SBS 8-10	BPLR	14.40
6	MPGB Shubharambh Loan	Upto Rs. 10.00 Lakhs		BPLR Minus 2.00	12.40
		Above Rs 10.00 Lakh	SBS 1-3	BPLR Minus 4.00	10.40
			SBS 4-5	BPLR Minus 3.50	10.90
7	MPGB Abhinandan Scheme	**Loan Amount/Internal Rating**	**CMR 1-2**	**CMR 3-4**	**CMR-5**
		0.20 Cr to 0.50 Cr	BPLR-4.35=10.05	BPLR-4.25=10.15	BPLR-4.15=10.25
		0.50 Cr to 1.00 Cr	BPLR-4.85=9.55	BPLR-4.75=9.65	BPLR -4.65=9.75
		1.00 Cr to 2.00 Cr	BPLR-5.25=9.15	BPLR-5.15=9.25	BPLR-5.05=9.35
		2.00 Cr to 5.00 Cr	BPLR-5.65=8.75	BPLR-5.55=8.85	BPLR-5.45=8.95
		5.00 Cr to 10.00 Cr	BPLR-5.90=8.50	BPLR-5.75=8.65	BPLR-5.65=8.75
8	Surya Kiran Solar Finance	Upto Rs. 10.00 Lakhs		BPLR Minus 3.00	11.40
		Above Rs 10.00 Lakh	SBS 1-3	BPLR Minus 4.00	10.40
			SBS 4-5	BPLR Minus 3.50	10.90
9	MPGB Equipment Finance		SBS 1-3	BPLR Minus 4.20	10.20
			SBS 4-5	BPLR Minus 4.00	10.40
10	PM Vishwakarma				5.00
11	PM SVaNidhi Scheme				9.70
12	CM Rural Street Vendor Scheme				9.70
13	GECLS			BPLR Minus 5.15	9.25
14	ECLGS 5.0			BPLR Minus 5.40	9.00
15	PMJDY OD			BPLR Minus 1.75	12.65
16	Commercial Rate of Interest			BPLR Minus 2.00	12.40

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MADHYA PRADESH GRAMIN BANK, HEAD OFFICE INDORE

RATE OF INTEREST UNDER RETAIL VERTICLE

Circular No. HO/2026-27/51, Ref Credit/13 Dated 01.07.2026
Circular No. HO/2026-27/91, Ref Credit/22 Dated 31.08.2026

				Floating Interest Rates	
S.NO.	SCHEME NAME	AMOUNT/PARTICULAR	RATING	SPREAD	ROI (%)
1	PERSONAL LOAN/ PENSIONER LOAN	For Salaried (Govt./ Semi Govt./ Private & Professional, CA/Doctor)	CIC score 840 and above	BPLR Minus 3.25	11.15
			CIC score 800 to 839	BPLR Minus 3.00	11.40
			CIC score 761 to 799	BPLR Minus 2.50	11.90
			CIC score 700 to 760	BPLR Minus 2.20	12.20
			CIC score 675 to 699	BPLR Minus 2.00	12.40
			CIC score below 675	BPLR Minus 1.00	13.40
			CIC score -1/Nil	BPLR Minus 2.50	11.90
		Other than Above	CIC score 840 and above	BPLR Minus 2.20	12.20
			CIC score 800 to 839	BPLR Minus 2.00	12.40
			CIC score 761 to 799	BPLR Minus 1.80	12.60
			CIC score 700 to 760	BPLR Minus 1.50	12.90
			CIC score 675 to 699	BPLR Minus 1.00	13.40
			CIC score below 675	BPLR Minus 1.00	13.40
			CIC score -1/Nil	BPLR Minus 1.50	12.90
2	MPGB Vehicle Loan	For Two Wheeler		BPLR	14.40
		For Four Wheeler	CIC score 840 and above	BPLR Minus 6.75	7.65
			CIC score 800 to 839	BPLR Minus 6.55	7.85
			CIC score 760 to 799	BPLR Minus 6.15	8.25
			CIC score 725 to 759	BPLR Minus 4.95	9.45
			CIC score 725 and below	BPLR Minus 4.00	10.40
3	MPGB LAP		CIC 760 & above	BPLR Minus 2.00	12.40
			CIC above 75 and upto 759	BPLR Minus 1.90	12.50
			CIC 725 & below	BPLR Minus 1.50	12.90
4	MPGB Housing Loan	For Salaried Customer	CIC score 840 and above	BPLR Minus 7.40	7.00
			CIC score 825 to 839	BPLR Minus 7.30	7.10
			CIC score 800 to 824	BPLR Minus 7.30	7.10
			CIC score 760 to 799	BPLR Minus 7.15	7.25
			CIC score 725 to 759	BPLR Minus 6.90	7.50
			CIC score 675 to 724	BPLR Minus 5.90	8.50
			CIC below 675	BPLR Minus 4.30	10.10
			CIC score -1/Nil	BPLR Minus 6.90	7.50
		For Non-Salaried Customer	CIC score 840 and above	BPLR Minus 7.35	7.05
			CIC score 825 to 839	BPLR Minus 7.25	7.15
			CIC score 800 to 824	BPLR Minus 7.25	7.15
			CIC score 760 to 799	BPLR Minus 7.05	7.35
			CIC score 725 to 759	BPLR Minus 6.80	7.60
			CIC score 675 to 724	BPLR Minus 5.85	8.55
			CIC score below 675	BPLR Minus 4.20	10.20
			CIC score -1/Nil	BPLR Minus 6.80	7.60
5	MPGB Education Loan	Upto Rs. 4.00 Lakh		BPLR Minus 2.50	11.90
		Above Rs 4.00 & upto Rs. 7.50 Lakh		BPLR Minus 1.50	12.90
		Above Rs 7.50 Lakh		BPLR Minus 1.00	13.40
6	MPGB Top-Up loan			0.50% above Home loan	
7	MPGB APNI JAMEEN APNA GHAR	Upto Rs. 20.00 lakh	CIC score 800 & above	BPLR Minus 4.05	10.35
			CIC score 760 to 799	BPLR Minus 3.95	10.45
			CIC score 759 & below	BPLR Minus 3.80	10.60
		Above Rs. 20.00 lakh to Rs. 50.00 lakh	CIC score 800 & above	BPLR Minus 4.15	10.25
			CIC score 760 to 799	BPLR Minus 4.05	10.35
			CIC score 759 & below	BPLR Minus 3.90	10.50
		Above Rs. 50.00 lakh	CIC score 800 & above	BPLR Minus 4.25	10.15
			CIC score 760 to 799	BPLR Minus 4.15	10.25
			CIC score 759 & below	BPLR Minus 4.00	10.40

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MADHYA PRADESH GRAMIN BANK, HEAD OFFICE INDORE

RATE OF INTEREST UNDER STAFF AND OTHER VERTICLE

Circular No. HO/2026-27/51, Ref Credit/13 Dated 01.07.2026				Floating Interest Rates	
S.NO.	**SCHEME NAME**	**AMOUNT/PARTICULAR**	**RATING**	**SPREAD**	**ROI (%)**
1	LOAN AGAINST BANK PREMISES LESASE DEED			BPLR Minus 0.50	13.90
2	BANK PREMISES OWNER TO CONSTURCT BANK BUILDING			BPLR Minus 1.00	13.40
3	LOAN AGAINST WARE HOUSE RECEIPT	FOR FARMERS		BPLR Minus 1.00	13.40
		FOR BUSINESSMAN		BPLR Minus 1.00	13.40
4	LOAN AGAINST TDR	loan over self TDR		1.00% above applicable rate over FDR	
		Loan to third party over self TDR		2.00% above applicable rate over FDR or BPLR, which ever is higher	
5	LOAN AGAINST SILVER ORNAMENTS			BPLR Minus 1.00	13.40
6	LOAN AGAINST GOLD ORNAMENTS			BPLR Minus 4.40	10.00
7	LOAN TO SOLAR OFF GRID SYSTEM			BPLR Minus 2.00	12.40
8	MPGB ROOF TOP SOLAR PANEL	UPTO RS. 2.00 LAKH		0.50% above Repo Rate	5.75
		Above Rs. 2.00 & Upto Rs. 10.00	for Home Loan Customers	Same as applicable to new home loans	
			for Non Home Loan Customers	Home Loan ROI + 1.00%	
		Above Rs. 10.00 Lakh		BPLR Minus 2.50	11.90
9	DAY-NRLM SHG	Upto Rs. 3.00 Lakh			7.00
		Above Rs. 3.00 lakh & Upto Rs. 5.00			10.00
		Loan above Rs. 5.00		BPLR	14.40
		For all loan limits		BPLR	14.40
10	SHG OTHER THAN DAY-NRLM			BPLR Minus 2.00	12.40
11	MPGB SAKHI SCHEME	FOR MSME		BPLR Minus 2.00	12.40
		FOR AGRICULTURE		BPLR Minus 1.00	13.40
12	MPGB SAKHI SWAVALAMBAN			BPLR Minus 3.00	11.40
13	MPGB STAFF HOUSING LOAN	UPTO RS. 1.10			5.0
		ABOVE RS 1.10 & UPTO RS. 40.00			5.5
		ABOVE RS. 40.00 LAKH			6.0
14	OD/TERM LOAN TO STAFF AGAINST NSC	UPTO RS. 1.00 LAKH			8.7
15	STAFF OD				7.0
16	STAFF VEHILCE LOAN				5.5
17	LOAN AGAINST TDR			0.50% above applicable rate over FDR	
18	STAFF EDUCATION LOAN			BPLR Minus 5.50	8.90
19	STAFF TOP UP			BPLR Minus 5.90	8.50

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