



BANGIYA GRAMIN VIKASH BANK

Head Office: Berhampore, Murshidabad

CIRCULAR NO: CREDIT/161/2020

Dated: 09.10.2020

**All Branches / Offices
All Departments at H.O.**

Re: **Revision in the rate of interest on Loans & Advances effective from 10.10.2020**

Last revision in the interest rate on advance products with realignment of spreads in different segments of the interest structure of the Bank was made vide the Circular No BGVB /HO /CREDIT/ 120/2020 dated 08.09.2020, wherein MCLR was fixed at 8.35% (Y) p.a with effect from 10.09.2020.

It has since been decided to revise Bank's MCLR w.e.f. 10.10.2020 as furnished in the table below:

MCLR Revised w.e.f 10.10.2020	
MCLR (One Year)	9.00%
MCLR Overnight	8.25%
MCLR 1 Month	8.20%
MCLR 3 month	8.15%
MCLR 6 Month	8.10%

The respective spreads in pricing of Bank's credit products except House Building Loan as realigned earlier vide CIRCULAR NO: CREDIT/22/2018 Dated 25.06.2018 have been kept unchanged. In case of House Building Loan products, the interest rate has been realigned with MCLR (6 Month).

Other terms and conditions with regard to application of MCLR in pricing Bank's credit products as circulated vide CIRCULAR NO: CREDIT/22/2018 dated: 25.06.2018 will remain unchanged. However, the statutory changes brought in subsequently in definition of MSME vide circular No Credit/70/2021 dated 09.07.2020 should be noted accordingly.

The updated table of applicable interest on "Loans & Advance" on and from 10.10.2020, approved by the Bank's ALCO is furnished in Annexure I & II as a ready reckoner for all concerned

All Region Heads/Branch Heads/Concerned officials are advised to note the above changes in rate of interest and act accordingly.

A copy of the circular should be displayed in the Notice Board of the Branches/Offices. The revised rate effective from 10.10.2020 as updated in annexure-I & II will be uploaded in Bank's website.

GENERAL MANAGER

Encl: As stated.

Priority Sector Advances
MCLRY - 9.00% w.e.f 10.10.2020

ANNEXURE-I

MCLRY	y	9.00%
MCLRH	H	8.25%
MCLRQ	Q	8.20%
MCLRM	M	8.15%
MCLRN	N	8.10%

SL	Category	LIMIT Details	LINKED	Credit Rating	Rate Nature	MCLR	Spread	Effective Rate	
1	Agriculture and Allied Activities (both Direct and Indirect) for Term Loan/Cash Credit /KCC(TL)/SHG/NGO/MFI/Micro credit/All schematic Agriculture Loan Products i.e. BGVB Krishak Jyoti, BGVB Mahajan Mukti, BGVB Utthan, indirect agriculture like dealer in Fertilizer/Pesticides etc.								
1	i	AGRIL & ALL	Upto Rs 25000/-	MCLRY	NA	Floating	9.00%	0.75%	9.75%
1	ii	AGRIL & ALL	Over Rs 25000/-and upto Rs 50000/-	MCLRY	NA	Floating	9.00%	1.00%	10.00%
1	iii	AGRIL & ALL	Over Rs 50000/-and upto Rs 1000000/-	MCLRY	NA	Floating	9.00%	2.00%	11.00%
1	iv	AGRIL & ALL	Over Rs 1000000/- and upto Rs 10000000/-	MCLRY	NA	Floating	9.00%	2.50%	11.50%
1	v	AGRIL & ALL	Over Rs.100.00 Lakh	MCLRY	BGVBCR0	Floating	9.00%	1.25%	10.25%
1	v	AGRIL & ALL	Over Rs.100.00 Lakh	MCLRY	BGVBCR1	Floating	9.00%	1.75%	10.75%
1	v	AGRIL & ALL	Over Rs.100.00 Lakh	MCLRY	BGVBCR2	Floating	9.00%	2.75%	11.75%
1	v	AGRIL & ALL	Over Rs.100.00 Lakh	MCLRY	BGVBCR3	Floating	9.00%	3.25%	12.25%
1	v	AGRIL & ALL	Over Rs.100.00 Lakh	MCLRY	BGVBCR4	Floating	9.00%	5.00%	14.00%
1	v	AGRIL & ALL	Over Rs.100.00 Lakh	MCLRY	BGVBCR5	Floating	9.00%	6.25%	15.25%
2	2. Self Help Groups								
2	i	SHG	Notified districts under NRLM for loans upto Rs.300000.00 per SHG	NA	NA	FIXED	7% p.a. upfront. (Effective Card Rate- MCLR + 3.5%)		
2	ii	SHG	Notified districts under NRLM for portion of loans above Rs.300000.00 per SHG.	MCLRY	NA	Floating	9.00%	3.50%	12.50%
2	iii	SHG	Non Notified districts under NRLM	MCLRY	NA	Floating	9.00%	3.50%	12.50%
2	iv	SHG	All others	MCLRY	NA	Floating	9.00%	3.50%	12.50%
3	Crop Loan/KCC (Short term production credit)								
3	i	Crop Loan/ KCC	Upto Rs.3.00 lakh per borrower	a) Int. @ 7.00 % p.a payable as per norms on due dates or half yearly basis. (Subject to interest subvention to be guided by Circular No. BGVB/HO/CREDIT/ 129/2012 dated 07.02.2012 and subsequent clarifications. Interest subvention @ 3%p.a for prompt/timely repayment should be credited to customers' account in terms of the extant guidelines of the Bank. b) In the event of account turning overdue, Interest as per Table-1 will be charged.					
3	ii		Above Rs.3.00 lakh per borrower	As per table 1 above					

4 Advance to Micro, Small & Medium Enterprises, both Manufacturing and Service									
4	i	MSME	Limit upto Rs.25000/-	MCLRY	NA	Floating	9.00%	0.75%	9.75%
4	ii	MSME	Limit over Rs.25000/- and upto Rs.50000/-	MCLRY	NA	Floating	9.00%	1.00%	10.00%
4	iii	MSME	Limit over Rs.50000/- and upto Rs.10.00 lakh	MCLRY	NA	Floating	9.00%	2.00%	11.00%
4	iv	MSME	Limit over Rs.10.00 lakh- and upto Rs.100.00	MCLRY	NA	Floating	9.00%	2.25%	11.25%
4	v.0	MSME	Over Rs.100.00 Lakh & BGVBCR0	MCLRY	BGVBCR0	Floating	9.00%	1.25%	10.25%
4	v.1	MSME	Over Rs.100.00 Lakh & BGVBCR1	MCLRY	BGVBCR1	Floating	9.00%	1.75%	10.75%
4	v.2	MSME	Over Rs.100.00 Lakh & BGVBCR2	MCLRY	BGVBCR2	Floating	9.00%	2.75%	11.75%
4	v.3	MSME	Over Rs.100.00 Lakh & BGVBCR3	MCLRY	BGVBCR3	Floating	9.00%	3.25%	12.25%
4	v.4	MSME	Over Rs.100.00 Lakh & BGVBCR4	MCLRY	BGVBCR4	Floating	9.00%	5.00%	14.00%
4	v.5	MSME	Over Rs.100.00 Lakh & BGVBCR5	MCLRY	BGVBCR5	Floating	9.00%	6.25%	15.25%
5 Special rates of Interest for Rice Mill, Flour Mill, Oil & Dal Mill , Agro Processing Units, Food Processing /Tea Processing ones falling under Priority Sector (Micro , Small & Medium Enterprise-Manufacturing)									
5	i.0	MSME	Over Rs.100.00 Lakh & BGVBCR0	MCLRY	BGVBCR0	Floating	9.00%	1.00%	10.00%
5	i.1	MSME	Over Rs.100.00 Lakh & BGVBCR1	MCLRY	BGVBCR1	Floating	9.00%	1.00%	10.00%
5	i.2	MSME	Over Rs.100.00 Lakh & BGVBCR2	MCLRY	BGVBCR2	Floating	9.00%	1.00%	10.00%
5	i.3	MSME	Over Rs.100.00 Lakh & BGVBCR3	MCLRY	BGVBCR3	Floating	9.00%	1.25%	10.25%
5	i.4	MSME	Over Rs.100.00 Lakh & BGVBCR4	MCLRY	BGVBCR4	Floating	9.00%	2.50%	11.50%
5	i.5	MSME	Over Rs.100.00 Lakh & BGVBCR5	MCLRY	BGVBCR5	Floating	9.00%	2.50%	11.50%
6 Cold Storage									
6	i.0	MSME	Over Rs.100.00 Lakh & BGVBCR0	MCLRY	BGVBCR0	Floating	9.00%	1.00%	10.00%
6	i.1	MSME	Over Rs.100.00 Lakh & BGVBCR1	MCLRY	BGVBCR1	Floating	9.00%	1.00%	10.00%
6	i.2	MSME	Over Rs.100.00 Lakh & BGVBCR2	MCLRY	BGVBCR2	Floating	9.00%	1.00%	10.00%
6	i.3	MSME	Over Rs.100.00 Lakh & BGVBCR3	MCLRY	BGVBCR3	Floating	9.00%	1.25%	10.25%
6	i.4	MSME	Over Rs.100.00 Lakh & BGVBCR4	MCLRY	BGVBCR4	Floating	9.00%	1.75%	10.75%
6	i.5	MSME	Over Rs.100.00 Lakh & BGVBCR5	MCLRY	BGVBCR5	Floating	9.00%	1.75%	10.75%
7 Special Rates for Healthcare Industry Micro , Small & Medium (Enterprise),(Promoted by director- promoters, At least one of whom should be a Doctor having degree at least MBBS from any recognized Medical College in India (Loan upto Rs.5.00 Crore)									
7	i.0	MSME	Over Rs.100.00 Lakh & BGVBCR0	MCLRY	BGVBCR0	Floating	9.00%	1.25%	10.25%
7	i.1	MSME	Over Rs.100.00 Lakh & BGVBCR1	MCLRY	BGVBCR1	Floating	9.00%	1.25%	10.25%
7	i.2	MSME	Over Rs.100.00 Lakh & BGVBCR2	MCLRY	BGVBCR2	Floating	9.00%	1.25%	10.25%
7	i.3	MSME	Over Rs.100.00 Lakh & BGVBCR3	MCLRY	BGVBCR3	Floating	9.00%	2.25%	11.25%

8	Accounts under SME Debt restructuring Scheme									
8	i	Funding of unpaid interest to be converted into FITL			NIL					
8	ii	Conversion of irregular portion of cash credit account into WCTL			1.5% below the applicable rate for MSE category					
8	iii	Working Capital including additional capital			1.5% below the applicable rate for MSE category but not below the base rate					
8	iv	Existing Term Loan			3.00% below the applicable rate for Micro Enterprise and 2.00% below the applicable rate for Small & Medium Enterprise but not below the MCLR/ base rate.					
8	v	Fresh Rehabilitation Term Loan			1.5% below the applicable rate for MSE category but not below the MCLR/Base Rate					
9	Ad-hoc Limit									
9	i	Any Admissible amount			2% p.a. over and above the rate applicable to normal limit.					
10	Housing Loan upto Rs.20 lakh (Overall cost of dwelling Unit should not exceed Rs.25 lakh)									
10	i	HBL	For Loans upto 5 years		MCLRH	NA	Floating	8.25%	0.00%	8.25%
10	ii	HBL	For Loans above 5 years & upto 15 years		MCLRH	NA	Floating	8.25%	0.00%	8.25%
10	iii	HBL	For Loans above 15 years & upto 20 years		MCLRH	NA	Floating	8.25%	0.25%	8.50%
11	BGVB Education Loan									
11	i		Sanctioned Limit upto Rs.4.00 lakh		MCLRY	NA	Floating	9.00%	2.00%	11.00%
11	ii		Sanctioned Limit above Rs.4.00 lakh		MCLRY	NA	Floating	9.00%	2.75%	11.75%
	NOTE. A concession of 1% p.a. in the rate of interest shall be allowed up to the moratorium period only if the interest is serviced during the moratorium period regularly.									
12	BGVB Gold Loan									
12	i		Term Loan		MCLRY	NA	Floating	9.00%	1.50%	10.50%
12	ii		Overdraft		MCLRY	NA	Floating	9.00%	2.00%	11.00%
13	MISCELLANEOUS									
13	i.		SHG Tatkal Sahayata Rin		MCLRY	NA	Floating	9.00%	2.00%	11.00%
13	ii		Emergency Credit		MCLRY	NA	Floating	9.00%	2.00%	11.00%
13	iii		Guarantee Emergency credit Line		MCLRY	NA	Floating	9.00%	0.25%	9.25%
14	BGVB KISAN TATKL RIN YOJANA									
14	i.		Upto Rs.25000		MCLRY	NA	Floating	9.00%	0.75%	9.75%
14	ii.		Above Rs.25000 to Rs.50000		MCLRY	NA	Floating	9.00%	1.00%	10.00%

Priority Sector Advances
MCLR - 9.00% w.e.f 10.10.2020

ANNEXURE-II

MCLRY	y	9.00%
MCLRH	H	8.25%
MCLRQ	Q	8.20%
MCLRM	M	8.15%
MCLRN	N	8.10%

SL No	LIMIT Details		LINKED	Credit Rating	Rate Nature	MCLR	Spread	Effective Rate
1	For Term Loan/Cash Credit (Manufacturing & Service) (Non-Schematic / Non Priority)							
1	i	Upto Rs 25000/-	MCLRY	NA	Floating	9.00%	3.50%	12.50%
1	ii	Over Rs 25000/-and upto Rs 200000/-	MCLRY	NA	Floating	9.00%	3.75%	12.75%
1	iii	Over Rs 2.00 Lakhand upto Rs 10.00 Lakh	MCLRY	NA	Floating	9.00%	5.00%	14.00%
1	iv	Over Rs 10.00 Lakh and upto Rs 1000.00 Lakh	MCLRY	BGVBCR0	Floating	9.00%	4.25%	13.25%
1	iv	Over Rs 10.00 Lakh and upto Rs 1000.00 Lakh	MCLRY	BGVBCR1	Floating	9.00%	4.75%	13.75%
1	iv	Over Rs 10.00 Lakh and upto Rs 1000.00 Lakh	MCLRY	BGVBCR2	Floating	9.00%	5.25%	14.25%
1	iv	Over Rs 10.00 Lakh and upto Rs 1000.00 Lakh	MCLRY	BGVBCR3	Floating	9.00%	5.75%	14.75%
1	iv	Over Rs 10.00 Lakh and upto Rs 1000.00 Lakh	MCLRY	BGVBCR4	Floating	9.00%	6.00%	15.00%
1	iv	Over Rs 10.00 Lakh and upto Rs 1000.00 Lakh	MCLRY	BGVBCR5	Floating	9.00%	6.25%	15.25%
1	v	Over Rs 1000.00 Lakh	MCLRY	BGVBCR0	Floating	9.00%	4.00%	13.00%
1	v	Over Rs 1000.00 Lakh	MCLRY	BGVBCR1	Floating	9.00%	4.50%	13.50%
1	v	Over Rs 1000.00 Lakh	MCLRY	BGVBCR2	Floating	9.00%	5.25%	14.25%
1	v	Over Rs 1000.00 Lakh	MCLRY	BGVBCR3	Floating	9.00%	5.75%	14.75%
1	v	Over Rs 1000.00 Lakh	MCLRY	BGVBCR4	Floating	9.00%	6.00%	15.00%
1	v	Over Rs 1000.00 Lakh	MCLRY	BGVBCR5	Floating	9.00%	6.25%	15.25%
2	Rates of Interest for Rice Mill, Flour Mill, Oil & Dal Mill, Agro Processing Units, Food Processing/Tea Processing ones falling under Non-Priority Sector (Large Enterprise Manufacturing)							
2	i.0	Over Rs 10.00 Lakh and upto Rs 1000.00 Lakh	MCLRY	BGVBCR0	Floating	9.00%	2.25%	11.25%
2	i.1	Over Rs 10.00 Lakh and upto Rs 1000.00 Lakh	MCLRY	BGVBCR1	Floating	9.00%	3.00%	12.00%
2	i.2	Over Rs 10.00 Lakh and upto Rs 1000.00 Lakh	MCLRY	BGVBCR2	Floating	9.00%	3.25%	12.25%
2	i.3	Over Rs 10.00 Lakh and upto Rs 1000.00 Lakh	MCLRY	BGVBCR3	Floating	9.00%	3.75%	12.75%
2	i.4	Over Rs 10.00 Lakh and upto Rs 1000.00 Lakh	MCLRY	BGVBCR4	Floating	9.00%	4.25%	13.25%
2	i.5	Over Rs 10.00 Lakh and upto Rs 1000.00 Lakh	MCLRY	BGVBCR5	Floating	9.00%	4.50%	13.50%
2	i.0	Over Rs 1000.00 Lakh	MCLRY	BGVBCR0	Floating	9.00%	2.50%	11.50%
2	i.1	Over Rs 1000.00 Lakh	MCLRY	BGVBCR1	Floating	9.00%	3.00%	11.35%
2	i.2	Over Rs 1000.00 Lakh	MCLRY	BGVBCR2	Floating	9.00%	3.50%	12.50%
2	i.3	Over Rs 1000.00 Lakh	MCLRY	BGVBCR3	Floating	9.00%	4.00%	13.00%
2	i.4	Over Rs 1000.00 Lakh	MCLRY	BGVBCR4	Floating	9.00%	4.25%	13.25%
2	i.5	Over Rs 1000.00 Lakh	MCLRY	BGVBCR5	Floating	9.00%	4.50%	13.50%

3	Special Rates for Healthcare Industry (Promoted by director-promoters, At least one of whom should be a Doctor having degree at least MBBS from any recognized Medical College in India. (for loans more than Rs.5.00 crore)							
3	i.0	More Than 5.00 Crore	MCLRY	BGVBCR0	Floating	9.00%	1.50%	10.50%
3	i.1	More Than 5.00 Crore	MCLRY	BGVBCR1	Floating	9.00%	1.50%	10.50%
3	i.2	More Than 5.00 Crore	MCLRY	BGVBCR2	Floating	9.00%	1.50%	10.50%
3	i.3	More Than 5.00 Crore	MCLRY	BGVBCR3	Floating	9.00%	2.50%	11.50%
4	BGVB Consumer Loan Scheme (Fixed Rate- Existing Loans sanctioned upto 08.11.2017)							
4a	i	Individual	NA	NA	FIXED	NA	NA	12.75%
4a	ii	Individual with 50% collateral Security	NA	NA	FIXED	NA	NA	12.25%
4b	BGVB Consumer Loan Scheme (Floating Rate- Loans sanctioned from 09.11.2017 to 25.06.2018)							
4b	i	Individual	MCLRY	NA	Floating	9.00%	3.75%	12.75%
4b	ii	Individual with 50% collateral Security	MCLRY	NA	Floating	9.00%	3.25%	12.25%
5	BGVB Car Loan Scheme (Fixed Rate- Loans sanctioned upto 08.11.2017)							
5a	i	Repayment Up to 3 years (New Car)	NA	NA	FIXED	NA	NA	11.00%
5a	ii	Repayment over 3 years upto 5Yrs (New Car)	NA	NA	FIXED	NA	NA	11.50%
5b	BGVB Car Loan Scheme (Floating Rate- Loans sanctioned from 09.11.2017 to 25.06.2018)							
5b	i	Repayment Up to 3 years (New Car)	MCLRY	NA	Floating	9.00%	0.50%	9.50%
5b	ii	Repayment over 3 years upto 5Yrs (New Car)	MCLRY	NA	Floating	9.00%	1.00%	10.00%
5c	BGVB Car Loan Scheme (Floating Rate- Loans sanctioned from 26.06.2018)							
5c	i	Repayment Up to 3 years (New Car)	MCLRY	NA	Floating	9.00%	0.75%	9.75%
5c	ii	Repayment over 3 years upto 5Yrs (New Car)	MCLRY	NA	Floating	9.00%	1.25%	10.25%
6	Two Wheelers Loan Scheme (Fixed Rate- Existing Loans)							
6a		Repayment Up to 3 years	NA	NA	FIXED	NA	NA	11.00%
6a		ii Repayment over 3 years upto 5 Yrs	NA	NA	FIXED	NA	NA	11.50%
6b	Two Wheelers Loan Scheme (Floating Rate- Loans sanctioned from 09.11.2017 to 25.06.2018)							
6b		Repayment Up to 3 years	MCLRY	NA	Floating	9.00%	2.00%	11.00%
6b		ii Repayment over 3 years upto 5 Yrs	MCLRY	NA	Floating	9.00%	2.50%	11.50%
6c	Two Wheelers Loan Scheme (Floating Rate- Loans sanctioned from 26.06.2018)							
6c		Repayment Up to 3 years	MCLRY	NA	Floating	9.00%	2.25%	10.60%
6c		ii Repayment over 3 years upto 5 Yrs	MCLRY	NA	Floating	9.00%	2.75%	11.10%
7	BGVB Griha Sangrakshan Yojana (Fixed Rate- Existing Loans) , Borrower opting for Atut Bandhan)							
7a		Upto 5 years 12.50% (Fixed)	NA	NA	FIXED	NA	NA	12.50%
7a		ii Above 5 years upto 15 years	NA	NA	FIXED	NA	NA	12.75%
7b	BGVB Griha Sangrakshan Yojana (Fixed Rate- Existing Loans) , Borrower not opting for Atut Bandhan)							
7b		Upto 5 years 12.50% (Fixed)	NA	NA	FIXED	NA	NA	13.00%
7b		ii Above 5 years upto 15 years	NA	NA	FIXED	NA	NA	13.25%
8	BGVB Housing Loan Scheme (Floating Rate)							
8	i	For Loans upto 5 years	MCLRH	NA	Floating	8.25%	0.00%	8.25%
8	ii	For Loans above 5 Years & Upto 15 Years	MCLRH	NA	Floating	8.25%	0.00%	8.25%
8	iii	For Loans above 15 Years & upto 20 Years	MCLRH	NA	Floating	8.25%	0.25%	8.25%

9	BGVB Personal Loan Scheme							
9		Loans sanctioned upto 08.11.2017	NA	NA	FIXED	NA	NA	12.25%
9		Loans sanctioned from 09.11.2017 to 25.06.2018	MCLRY	NA	Floating	9.00%	3.25%	12.25%
9		Loans sanctioned from 26.06.2018	MCLRY	NA	Floating	9.00%	4.00%	13.00%
10	BGVB Salary Payment Scheme							
10		Any eligible amount	MCLRY	NA	Floating	9.00%	2.75%	11.75%
11	BGVB Festival Loan Scheme							
11	i	Fixed Rate-Loans sanctioned upto 08.11.2017	MCLRY	NA	Floating	9.00%	4.85%	13.85%
11	ii	Fixed Rate Loans 25.06.2018	MCLRY	NA	Floating	9.00%	4.85%	13.85%
11	iii	Loans sanctioned from 09.11.2017 to 26.06.2018	MCLRY	NA	Floating	9.00%	4.85%	13.85%
12	BGVB Mortgage Loan /BGVB Trade Credit Scheme							
12	i	Any eligible amount	MCLRY	NA	Floating	9.00%	2.25%	11.25%
13	BGVB Cash Rental Scheme (Floating Rate)							
13	i	Other than landlords of BGVB Branches	MCLRY	NA	Floating	9.00%	4.50%	13.50%
13	ii	Landlords	MCLRY	NA	Floating	9.00%	3.50%	12.50%
14	Loan against Bank's own Term Deposit							
14	i	Loan/Overdraft against Bank's own Term Deposit at 10% margin on current accrued value of Deposit.	1.5% p.a over the rate of interest on deposit					
14	ii	For Loan/Overdraft against 3rd party deposit.	2.5% p.a over the rate of interest on deposit (No Ceiling) subject to minimum MCLR.					
14		In case of more than one deposit is offered, higher rate of interest paid on deposits is to be reckoned for the purpose of calculation of interest on loan/OD.						
15	Loan against LIP(SV)/NSC/KVP etc. (Floating Rate)							
15	i	Term Loan	MCLRY	NA	Floating	9.00%	2.50%	11.50%
15	ii	Overdraft	MCLRY	NA	Floating	9.00%	3.50%	12.50%
15		Maximum admissible amount of such loan will be as under		90% of the Surrender Value				
15	iii	Against LIP(SV)		90% of the Surrender Value				
15		Against NSC/KVB depending upon the period remaining to maturity		95% of the face value				
15	iv	Less than 1 year		90% of the face value				
15	v	1 year to less than 2 years		85% of the face value				
15	vi	2 years to less than 3 years		80% of the face value				
15	vii	3 year to less than 4 years		75% of the face value				
15	viii	4 years to less than 5 years		70% of the face value				
15	ix	5 years and above.		70% of the face value				
16	BGVB Gold Loan							
16	i	Term Loan	MCLRY	NA	Floating	9.00%	1.50%	10.50%
16	ii	Overdraft	MCLRY	NA	Floating	9.00%	2.00%	11.00%