

**Interest rates on OADB loans for Financial Year – 2013-14**

Month	Interest rates for 5 years loan	% per annum Interest rates for 10 years loan
April 2013	8.33	8.25
May 2013	7.93	8.08
June 2013	7.67	7.60
July 2013	7.98	7.91
August 2013	9.27	8.72
September 2013	9.50	9.15
October 2013	9.27	9.17
November 2013	8.94	8.96
December 2013	9.06	8.89
January 2014	9.10	9.13
February 2014	9.15	9.12
March 2014	9.27	9.20

**Interest rates on OADB loans for Financial Year – 2014-15**

Month	Interest rates for 5 years loan	% per annum Interest rates for 10 years loan
April 2014	9.11	9.07
May 2014	9.05	9.09
June 2014	8.81	8.86
July 2014	8.78	8.82
August 2014	8.78	8.68
September 2014	8.88	8.85
October 2014	8.79	8.74
November 2014	8.45	8.44
December 2014	8.28	8.23
January 2015	8.20	8.15
February 2015	7.87	7.91
March 2015	7.97	7.96

**Interest rates on OIDB loans to Oil PSUs - 2015-16**

For the months of	Period of loan	
	5 years	10 years
April 2015	7.94	7.97
May 2015	8.05	8.06
June 2015	8.04	7.81
July 2015	8.27	8.15
August 2015	8.12	8.02
September 2015	8.07	7.97
October 2015	7.91	7.75
November 2015	7.86	7.82
December 2015	7.99	7.98
January 2016	7.97	8.01
February 2016	7.87	7.84
March 2016	8.09	8.00

**Discounts in respect of the following projects:-**

- Projects of Strategic National Importance which have a direct bearing on the energy security of the country would be eligible for a discount of 100 basis points on the effective interest rates.
- Environmental improvement projects and projects for special areas, such as, North-East region, J&K state etc. would be eligible for a discount of 50 basis points on the effective interest rates.
- All other projects would be at benchmark plus 50% of the margins.