

Kisan Credit Card

	Loans upto Rs 50000/-	MCLR+ 0.10%
	Loans above Rs 50000/- upto Rs 2.00 lacs	MCLR+ 0.65%
	Loans above Rs 2 lacs upto Rs 3.00 lacs	MCLR+ 1.90%
	Loans above Rs 3.00 lacs to Rs 5.00 lacs	MCLR+ 1.00 %
	Loans above Rs 5.00 lacs to Rs 25.00 lacs	MCLR+ 1.35 %
	Loans above Rs 25.00 lacs to Rs 1 crore	MCLR+ 2.90 %

- Loans up to Credit limit of Rs.3.00 lacs for meeting cost of seasonal operations of crops (Crop Loans) will be eligible for rate of interest of 7% p.a. to maximum period of one year.
- Interest subvention is to be provided on a maximum limit of ₹ 2 lakh short term loan to farmers involved in animal husbandry and fisheries. The farmers already possessing KCC (crop loan) and involved in animal husbandry & fisheries activities, can avail a sub-limit for such activities. However, the interest subvention and prompt repayment incentive benefit on short term loan (i.e. crop loan+ working capital loan for animal husbandry and fisheries) will be available only on an overall limit of ₹ 3 lakh per annum and subject to a maximum limit of ₹ 2 lakh per farmer involved in activities only related to animal husbandry and / or fisheries. **The limit for crop loan component will take priority for interest subvention and prompt repayment incentive benefits and the residual amount will be considered towards animal husbandry and / or fisheries subject to cap as mentioned above.**
- The benefit of interest subvention will be available to small and marginal farmers having Kisan Credit Card for a further period of upto six months post the harvest of the crop at the same rate as available to crop loan against negotiable warehouse receipts issued on the produce stored in warehouses accredited with Warehousing Development Regulatory Authority (WDRA).
- For the farmers affected by **natural calamities**, an interest subvention of 2% per annum will be made available for the first year on the restructured loan amount. Such restructured loans will attract normal rate of interest from the second year onwards.
- For the farmers affected due to **severe natural calamities**, an interest subvention of 2 percent per annum will be made available to banks for the first three years/entire period (subject to a maximum of five years) on the restructured loan amount. Further, in all such cases, the benefit of prompt repayment incentive @ 3% per annum shall also be provided to the affected farmers. The grant of such benefits in cases of severe natural calamities shall, however, be decided by a High Level Committee (HLC) based on the recommendation of Inter-Ministerial Central Team (IMCT) and Sub Committee of National Executive Committee (SC-NEC).
- Subject to RBI guidelines

Agriculture Infrastructure Fund

Sr no	L	Applicable ROI
1	For limits upto Rs.2crs	6 month MCLR + 1.00 subject to max 9%
2	For limits above Rs.2crs	As per Annexure-II below

Advance above Rs.2 cr upto Rs.25 cr (excluding risk premium for term loans) One year MCLR

Internal rating	ROI
CR1	MCLR+2.65
CR2	MCLR+2.90
CR3	MCLR+3.20
CR4	MCLR+3.70
CR5	MCLR+4.30
CR6	MCLR+4.75
CR7	MCLR+5.00
CR8	MCLR+5.00

Advance above Rs.25cr (excluding risk premium) for term loans
External rating & ROI

Internal Rating	AAA	AA	A	BBB	BB& BELOW	UNRATED
	A1+	A1	A2	A3	A4 & below	
CR1	MCLR+1.75	MCLR+2.00	MCLR+2.25	MCLR+2.90	MCLR+3.15	MCLR+3.90
CR2	MCLR+2.00	MCLR+2.25	MCLR+2.50	MCLR+3.15	MCLR+3.65	MCLR+4.15
CR3	MCLR+2.50	MCLR+2.75	MCLR+3.00	MCLR+3.50	MCLR+4.00	MCLR+4.25
CR4	MCLR+2.75	MCLR+3.00	MCLR+3.25	MCLR+3.75	MCLR+4.25	MCLR+4.50
CR5	MCLR+3.25	MCLR+3.50	MCLR+3.75	MCLR+4.25	MCLR+4.75	MCLR+5.00
CR6	MCLR+3.75	MCLR+4.00	MCLR+4.50	MCLR+4.75	MCLR+5.25	MCLR+5.50
CR7	MCLR+3.75	MCLR+4.00	MCLR+4.50	MCLR+4.75	MCLR+5.25	MCLR+5.50
CR8	MCLR+3.75	MCLR+4.00	MCLR+4.50	MCLR+4.75	MCLR+5.25	MCLR+5.50

Additional credit risk premium for term loans above Rs.2crs

Total term loan including moratorium/holiday period	
Loans with tenor >1yr but <= 3yrs	0.10%
Greater than 3years <+5yrs	0.25%
Term period>5yrs but <+10 yrs	0.50%
Term period>10yrs	1%

Dairy Scheme	
A)	Dairy Financing - Commercial Dairy project
1	Rs. 5.00 Lacs to Rs.10.00 Lacs MCLR + 1.20%
2	Rs.10.00 Lacs to Rs.25.00 Lacs MCLR + 1.70%
3	Rs. 25.00 Lacs to Rs.100.00 Lacs MCLR + 2.20%
4	Above Rs.100 lacs As per internal rating
B)	(Financing to Mini Dairy Unit)
1	Up to Rs.50,000/
2	Rs.50,000/- to Rs.2 lacs MCLR +0.10%
3	Rs. 2 Lacs to Rs.5 lacs MCLR+0.65%
4	Above Rs.5 lacs to Rs.25 lacs MCLR+1.90%
	MCLR+2.65%

Financing to Food and Agro Processing Units

a. Loans given to Micro and Small Enterprises (MSE):

➤ For Loans upto Rs.25 crores per borrower:

Limit	Credit Rating	Applicable ROI		
		If Collateral security is up to 75%	If Collateral security is more than 75% to 100%	If Collateral security more than 100%
From Rs.10 lac to & Up to Rs.1.00 crores	N.A	EBLR+1.50	EBLR+1.40	EBLR+1.25
> Rs. 1 crore to Rs. 25 crores	CR/UBC-1	EBLR +1.25	EBLR +1.00	EBLR +0.75
	CR/UBC-2	EBLR +1.30	EBLR +1.05	EBLR +0.80
	CR/UBC-3	EBLR +1.35	EBLR +1.10	EBLR +0.85
	CR/UBC-4	EBLR +1.50	EBLR +1.25	EBLR +1.00

➤ For Loans above Rs.25 crores to Rs.100 crores per borrower:

Credit Rating	ROI (External Rating)				
	AAA	AA	A	BBB	BB
UBC 1& 2	EBLR + 0.95	EBLR + 1.05	EBLR + 1.15	EBLR + 1.25	EBLR + 1.35
UBC 3	EBLR + 1.05	EBLR + 1.15	EBLR + 1.25	EBLR + 1.35	EBLR + 1.45
UBC 4	EBLR + 1.15	EBLR + 1.25	EBLR + 1.35	EBLR + 1.45	EBLR + 1.55

b. Loans given to Non – Micro and Small Enterprises:

➤ For Loans upto Rs.25 crores per borrower:

Amount of advance	Credit Rating	Applicable ROI		
		Collateral security upto 75%	Collateral security 75% to 100%	Collateral security more than 100%
From Rs.10 lac to & Up to Rs.1.00 crores	N.A	MCLR+1.25	MCLR + 1.15	MCLR + 1.00
> Rs. 1 crore to Rs. 25 crores	CR/UBC-1	MCLR + 1.00	MCLR + 0.75	MCLR + 0.50
	CR/UBC-2	MCLR + 1.05	MCLR + 0.80	MCLR + 0.55
	CR/UBC-3	MCLR + 1.10	MCLR + 0.85	MCLR + 0.60
	CR/UBC-4	MCLR + 1.25	MCLR + 1.00	MCLR + 0.75

➤ For Loans above Rs.25 crores to Rs.100 crores per borrower:

Credit Rating	ROI (External Rating)				
	AAA	AA	A	BBB	BB
UBC 1& 2	MCLR+0.70	MCLR + 0.80	MCLR + 0.90	MCLR + 1.00	MCLR + 1.10
UBC 3	MCLR + 0.80	MCLR + 0.90	MCLR + 1.00	MCLR + 1.10	MCLR + 1.20
UBC 4	MCLR + 0.90	MCLR + 1.00	MCLR + 1.10	MCLR + 1.20	MCLR + 1.30

F-5	Gold Loans	
a)	Gold Loans under Agriculture	
	Loans upto Rs.2 lacs Loans above 2.00 lacs to Rs.5 lacs Loans above 5.00 lacs to Rs.20 lacs	Iyr MCLR
	Gold Loan under other priority sector (other than Agriculture)	
		MCLR + 0.50%
c)	Gold-Non-Priority Sector	

	- Up-to Rs.25,000/-	MCLR+ 1.00%	
	- Above Rs.25,000/-		
Loans to Self Help Groups (SHG)/Joint Liability Groups (JLGs) under NULM/NRLM			
	Advances upto Rs.2 lacs	MCLR+ 0.40%	
	Advances above Rs 2 lacs upto 5 lacs	MCLR+0.90%	
	Advances above Rs.5 lacs	MCLR+1.90%	
Loans to Women SHG under NRLM Scheme in 250 identified districts			
	Upto Rs 3.00 lacs	7.00%	
Loans to Microfinance Institutions (MFIs)			
	Irrespective of Quantum of Loan	MCLR+ 2.65%	
Loans to PACs/ LAMPS			
	Advances upto Rs 50000/-	MCLR+ 0.90%	
	Advances above Rs.50000/ & upto Rs 2.00 lacs	MCLR+ 1.40%	
	Advances above Rs 2.00 lacs	MCLR+ 2.65%	
	FSS	MCLR+ 2.15%	
Advances against Warehouse Receipts			
a)	Advances against Warehouse Receipts to Farmers/group of farmers / corporate/partnership firms/institutions engaged in Agriculture & Allied activities		
	Loans up to Rs. 10.00 lacs	MCLR+0.15%	
	Above Rs.10.00 lacs and up to Rs. 50.00 lacs	MCLR+ 0.65%	
High Tech Agri Projects			
	For Loans upto Rs 1.00 cr	MCLR + 1.40%	
	For Loans Above Rs 1.00 cr		
	Working Capital	CR-1 to CR-4	MCLR + 1.65%
		CR-5	MCLR + 2.15%
	Term Loan	CR-1 to CR-4	MCLR + 1.90%
		CR-5	MCLR + 2.40%

*Additional Tenor premium to be recovered.

	DRI Advances	4.00% (fixed)
	Renewable Energy Equipment	
	Limit	ROI
1	Loans upto Rs 50000/-	MCLR + 0.10%
2	Loans above Rs 50000/- upto Rs 2.00 Lakh	MCLR + 0.65%
3	Loans above Rs 2.00 Lakh to Rs 5.00 Lakh	MCLR + 1.90%
4	Loans above Rs 5.00 Lakh to Rs 25.00 Lakh	MCLR + 2.65%
5	Loans above Rs 25.00 Lakh to Rs 1 crore	MCLR + 2.90%

Farm Irrigation Scheme (including Drip Irrigation)	
Loan Amount	Rate of interest under the scheme*
Up to Rs.50000/-	MCLR+0.10%
Above Rs.50000/- to Rs.2.00 lacs	MCLR+0.65%
above Rs.2.00 lacs to Rs.5.00 lacs	MCLR+1.40%
above Rs.5.00 lacs to Rs.25.00 lacs	MCLR+1.65%
above Rs.25.00 lacs to Rs.1.00 Cr.	MCLR+1.90%
Loans above Rs. 1 crore	As per internal rating

*Interest rate excluding tenure premium

Farm Transport Scheme-Purchase of Two/three/Four Wheelers for Agriculture Purpose*(Tenor Premium is included in ROI)			
1	Two-Wheeler Vehicle	Up to Rs. 0.50 Lacs	MCLR+ 1.50%
		Rs. 0.50 Lacs to Rs.1.00 Lacs	MCLR+ 2.00%
2	Three I Four-Wheeler Vehicle:	Up to Rs. 0.50 Lacs	MCLR+ 1.50%
		Rs. 0.50 Lacs to Rs.2.00 Lacs	MCLR+ 1.00%
		Rs.2.00 Lacs to Rs.5.00 Lacs	MCLR+ 1.25%
		Rs.5.00 Lacs to Rs.25.00 Lacs	MCLR+ 1.50%

Farm Mechanization scheme - Financing of Tractors/Power Tillers/ Harvesters / Combines etc.		
	Limit	ROI
1	Up to Rs.2.00 Lakh	MCLR + 1.20%
2	Above Rs.2.00 Lakh	MCLR + 3.70%
Scheme for Financing Poultry Units		
A	For limit from Rs.10.00 lac to Rs.1.00 Cr for both Term Loan and Cash Credit.	
	Loans above Rs.10.00 Lac to Rs.25.00 Lacs	MCLR+0.75%
	Loans above Rs.25.00 Lacs to Rs.1.00cr	MCLR+0.75
B	For limit above Rs.1.00 Cr to Rs.20.00 Cr for both Term loan and Cash Credit	
	Internal Rating	Applicable ROI
1	CR/UBC-1	MCLR+0.70%
2	CR/UBC-2	MCLR+0.75%
3	CR/UBC-3	MCLR+0.80%
4	CR/UBC-4	MCLR+0.95%
5	CR/UBC-5	MCLR+4.15%
	ROI is including term premia. Note- For loans above Rs.20 cr ,ROI applicable to other than MSME shall be considered	

Finance to Seed Production				
	Limit	Rating	Collateral Coverage	ROI
1	Up to Rs.2.00 Lacs	ROI not linked to Rating	>75%	MCLR + 0.95%
			>125%	MCLR + 0.70%
2	Above Rs.2.00 Lacs	CR -1 to CR-4	>75%	MCLR + 0.70%

Debt Swap Scheme		
S N	Limit	ROI
1	Loans upto Rs 50,000/-	MCLR + 0.10%
2	Loans above Rs 50,000/- up to Rs 1.00 Lakh	MCLR + 0.65%

Kisan All Purpose Term Loan		
	Limit	ROI
	Loans uptoRs 50000/-	MCLR + 0.10%
	Loans above Rs 50000/- uptoRs 2.00 Lakh	MCLR + 0.65%
	Loans above Rs 2.00 Lakh to Rs 5.00 Lakh	MCLR + 1.90%
	Loans above Rs 5.00 Lakh to Rs 20.00 Lakh	MCLR + 2.65%

KisanTatkal Loan:		
	Limit	ROI
1	Loans uptoRs 50000/-	MCLR + 0.10%

Purchase of Land for Agri purpose		
	Limit	ROI
1	Loans uptoRs 50000/-	MCLR + 0.10%
2	Loans above Rs 50000/- uptoRs 2.00 Lakh	MCLR + 0.65%
3	Loans above Rs 2.00 Lakh to Rs 5.00 Lakh	MCLR + 1.90%
4	Loans above Rs 5.00 Lakh to Rs 10.00 Lakh	MCLR + 2.65%

Bee keeping		
	Limit	ROI
1	Loans up to Rs 50000/-	MCLR + 0.10%
2	Loans above Rs 50000/- up to Rs 2.00 Lakh	MCLR + 0.65%
3	Loans above Rs 2.00 Lakh to Rs 5.00 Lakh	MCLR + 1.90%
4	Loans above Rs 5.00 Lakh to Rs 25.00 Lakh	MCLR + 2.65%
5	Loans above Rs 25.00 Lakh to Rs 1 crore	MCLR + 2.90%
6	Loans above Rs. 1 crore	As per internal rating

Agri Clinic & Agri Business		
S N	Limit	ROI
1	Loans uptoRs 50000/-	MCLR + 0.10%
2	Loans above Rs 50000/- uptoRs 2.00 Lakh	MCLR + 0.65%
3	Loans above Rs 2.00 Lakh to Rs 5.00 Lakh	MCLR + 1.90%
4	Loans above Rs 5.00 Lakh to Rs 25.00 Lakh	MCLR + 2.65%
5	Loans above Rs 25.00 Lakh to Rs 1 crore	MCLR + 2.90%
6	Loans above Rs. 1 crore	As per internal rating

Estate Purchase Loan		
S N	Limit	ROI
1	Loans uptoRs 50000/-	MCLR + 0.10%
2	Loans above Rs 50000/- uptoRs 2.00 Lakh	MCLR + 0.65%
3	Loans above Rs 2.00 Lakh to Rs 5.00 Lakh	MCLR + 1.90%
4	Loans above Rs 5.00 Lakh to Rs 25.00 Lakh	MCLR + 2.65%
5	Loans above Rs 25.00 Lakh to Rs 1 crore	MCLR + 2.90%
6	Loans above Rs. 1 crore	As per internal rating

Nursery Scheme		
S N	Limit	ROI
1	Up to 50000	MCLR+0.10%
2	50000-2.00lakh	MCLR+0.30%
3	2.0 lakh to 5.00 lakh	MCLR+0.70%
4	5.00 lakh to 25.00 lakh	MCLR+1.25%
5	25.00 lakh to 100 lakh	MCLR+1.50%

Seri Culture		
S N	Limit	ROI
1	Loans uptoRs 50000/-	MCLR + 0.10%
2	Loans above Rs 50000/- uptoRs 2.00 Lakh	MCLR + 0.65%
3	Loans above Rs 2.00 Lakh to Rs 5.00 Lakh	MCLR + 1.90%
4	Loans above Rs 5.00 Lakh to Rs 25.00 Lakh	MCLR + 2.65%
5	Loans above Rs 25.00 Lakh to Rs 1 crore	MCLR + 2.90%
6	Loans above Rs. 1 crore	As per internal rating
7% rate of interest may be charged for loan sanctioned for Mulberry Cultivation up to Rs.3.00lakh subject to RBI guidelines		

Plantation & Horticulture		
S N	Limit	ROI
1	Loans uptoRs 50000/-	MCLR + 0.10%
2	Loans above Rs 50000/- uptoRs 2.00 Lakh	MCLR + 0.65%
3	Loans above Rs 2.00 Lakh to Rs 5.00 Lakh	MCLR + 1.90%
4	Loans above Rs 5.00 Lakh to Rs 25.00 Lakh	MCLR + 2.65%
5	Loans above Rs 25.00 Lakh to Rs 1 crore	MCLR + 2.90%
6	Loans above Rs. 1 crore	As per internal rating

Fishery (Inland & Marine)-		
S N	Limit	ROI
1	Loans uptoRs 50000/-	MCLR + 0.10%
2	Loans above Rs 50000/- uptoRs 2.00 Lakh	MCLR + 0.65%
3	Loans above Rs 2.00 Lakh to Rs 5.00 Lakh	MCLR + 1.40%
4	Loans above Rs 5.00 Lakh to Rs 25.00 Lakh	MCLR + 1.65%
5	Loans above Rs 25.00 Lakh to Rs 1 crore	MCLR + 1.90%
6	Loans above Rs. 1 crore	As per internal rating

Finance for Sheep, Goat, Pig Rearing		
S N	Limit	ROI
1	Loans uptoRs 50000/-	MCLR + 0.10%
2	Loans above Rs 50000/- uptoRs 2.00 Lakh	MCLR + 0.65%
3	Loans above Rs 2.00 Lakh to Rs 5.00 Lakh	MCLR + 1.90%
4	Loans above Rs 5.00 Lakh to Rs 25.00 Lakh	MCLR + 2.65%
5	Loans above Rs 25.00 Lakh to Rs 1 crore	MCLR + 2.90%
6	Loans above Rs. 1 crore	As per internal rating

Farm Development Scheme		
S N	Limit	ROI
1	Loans uptoRs 50000/-	MCLR + 0.10%
2	Loans above Rs 50000/- uptoRs 2.00 Lakh	MCLR + 0.65%
3	Loans above Rs 2.00 Lakh to Rs 5.00 Lakh	MCLR + 1.90%
4	Loans above Rs 5.00 Lakh to Rs 25.00 Lakh	MCLR + 2.65%
5	Loans above Rs 25.00 Lakh to Rs 1 crore	MCLR + 2.90%
6	Loans above Rs. 1 crore	As per internal rating

Vermiculture Scheme		
S N	Limit	ROI

1	Loans upto Rs 50000/-	MCLR + 0.10%
2	Loans above Rs 50000/- upto Rs 2.00 Lakh	MCLR + 0.65%
3	Loans above Rs 2.00 Lakh to Rs 5.00 Lakh	MCLR + 1.90%
4	Loans above Rs 5.00 Lakh to Rs 25.00 Lakh	MCLR + 2.65%
5	Loans above Rs 25.00 Lakh to Rs 1 crore	MCLR + 2.90%
6	Loans above Rs. 1 crore	As per internal rating

Finance to FPO		
S N	Limit	ROI
1	Loans uptoRs 50000/-	MCLR + 0.10%
2	Loans above Rs 50000/- uptoRs 2.00 Lakh	MCLR + 0.65%
3	Loans above Rs 2.00 Lakh to Rs 5.00 Lakh	MCLR + 1.90%
4	Loans above Rs 5.00 Lakh to Rs 25.00 Lakh	MCLR + 2.65%
5	Loans above Rs 25.00 Lakh to Rs 1 crore	MCLR + 2.90%
6	Loans above Rs. 1 crore	As per internal rating

Scheme for loan against Sovereign Gold bonds		
S N		
1	Demand loan	1yr EBLR+1.85%
2	Over draft	EBLR+2.20%
Scheme for SOD against GOLD for selected branches		
S N		
1	Agriculture loans	1 yr MCLR+0.25%
2	Other priority loans	EBLR+1.20%
3	Non Priority loans	EBLR+1.70%

Animal Husbandry Infrastructure Development fund		
S N		
1	For accounts falling within MSME defined ceilings	Applicable ROI is EBLR+2%
2	For accounts not falling within MSME defined	

Advance of above Rs.25 crs (Excluding risk premium for term loans)

Internal Rating	AAA	AA	A	BBB	BB& BELOW	UNRATED
	A1+	A1	A2	A3	A4 & below	
CR1	MCLR+1.75	MCLR+2.00	MCLR+2.25	MCLR+2.90	MCLR+3.15	MCLR+3.90
CR2	MCLR+2.00	MCLR+2.25	MCLR+2.50	MCLR+3.15	MCLR+3.65	MCLR+4.15
CR3	MCLR+2.50	MCLR+2.75	MCLR+3.00	MCLR+3.50	MCLR+4.00	MCLR+4.25
CR4	MCLR+2.75	MCLR+3.00	MCLR+3.25	MCLR+3.75	MCLR+4.25	MCLR+4.50
CR5	MCLR+3.25	MCLR+3.50	MCLR+3.75	MCLR+4.25	MCLR+4.75	MCLR+5.00
CR6	MCLR+3.75	MCLR+4.00	MCLR+4.50	MCLR+4.75	MCLR+5.25	MCLR+5.50
CR7	MCLR+3.75	MCLR+4.00	MCLR+4.50	MCLR+4.75	MCLR+5.25	MCLR+5.50
CR8	MCLR+3.75	MCLR+4.00	MCLR+4.50	MCLR+4.75	MCLR+5.25	MCLR+5.50

Advance of above Rs.25 lacs upto Rs.25 crs (Excluding risk premium for term loans)

S N	Internal Rating	ROI
1	CR1	MCLR + 2.65%
2	CR2	MCLR + 2.90%
3	CR3	MCLR + 3.20%

4	CR4	MCLR + 3.70%
5	CR5	MCLR + 4.30%
6	CR6	MCLR + 4.75%
7	CR7	MCLR + 5.00%
8	CR8	MCLR + 5.00%

Advances upto Rs.25 lacs: (including additional credit risk premium)

Upto Rs.50,000	MCLR + 0.50%
50,000 toRs2 lacs	MCLR + 1.00%
2 lacs to 25 lacs	MCLR + 2.00%

Additional credit risk premium for term loans above Rs.25 lacs

Total term loan including moratorium/holiday period	
Loans with tenor >1yr but <= 3yrs	0.10%
Greater than 3years <+5yrs	0.25%
Term period>5yrs but <+10 yrs	0.50%
Term period>10yrs	1%

CENTRAL SECTOR SCHEME for financing facility under PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme) .

For loans upto Rs. 10 lacs

Particulars	Micro Enterprise	Small Enterprise	Medium Enterprise
Advances upto Rs.50,000	EBLR+0.50%	EBLR+0.50%	EBLR+0.50%
Advances above Rs.50,000 upto Rs.2lakhs	EBLR+1.00%	EBLR+1.00%	EBLR+1.00%
Advances above Rs.2 lakhs upto Rs.10lakhs	EBLR+1.75%	EBLR+2.00%	EBLR+2.00%

For above 10 lacs upto Rs.100 crs -As per Food & Agro based processing units as above

