

**AGRI BUSINESS : INTEREST RATES****1. AGRI LOANS UPTO Rs.25 LAKHS**

<b>Product</b>	<b>Existing Spread</b>	<b>Revised spread</b>
KCC during subvention period (upto 12 months)	Interest as fixed by Govt. of India (i.e.7%). No linkage with spread	
KCC after subvention	3.25	3.25
Gold Loan during subvention (upto 12 months)	Interest as fixed by Govt. of India (i.e.7%). No linkage with spread	
Gold Loan after subvention	0.95	1.25
Multi Purpose Gold Loan	0.80	1.25
<b>New Tractor Loans</b>		
SSTL (without collateral)	2.05	2.50
SSTL (with collateral)	1.80	2.30
MNTLS	2.80	3.30
TTL with 25% margin	2.05	2.50
TTL with 35% margin	1.80	2.30
TTL with 50% margin	1.40	1.90
Old Tractor Loans & Other FM	3.05	3.50
Asset Backed Agri Loan	2.00	2.50
Plantation & Horticulture	3.05	3.50
Dairy & Poultry	3.05	3.50
Irrigation, Storage, SHG	3.05	3.50
All others	3.05	3.50

**2. Rated Borrowers with aggregate credit limits between Rs.25 lakhs and upto Rs.100 cr**

<b>Product</b>	<b>Existing Spread</b>	<b>Revised Spread</b>
<b>Working Capital Loans</b>		
SB 1 & SB 2	2.00	2.50
SB 3 TO SB 5	2.25	2.75
SB 6 & SB 7	2.50	3.00
SB 8 & above	3.00	3.50
<b>Term Loans with repayment less than 5 years</b>		

SB 1 & SB 2	2.30	2.80
SB 3 TO SB 5	2.80	3.30
SB 6 & SB 7	3.05	3.50
SB 8 & above	3.30	3.80
<b>Term Loans with repayment of 5 years and above</b>		
SB 1 & SB 2	2.00	2.50
SB 3 TO SB 5	2.25	2.75
SB 6 & SB 7	2.50	3.00
SB 8 & above	3.00	3.50

Sl No	MCLR Product Code	Product Description	Existing (Old)				Revised (New)				Expiry		
			Reference Rate 1 Yr MCLR	Minimum		Maximum		Reference Rate 1 Yr MCLR	Minimum			Maximum	
				Spread	Interest Rate	Spread	Interest Rate		Spread	Interest Rate		Spread	Interest Rate
1	64314159	DL Adv against WHR Agri	8.90%	60	9.50%	85	9.75%	8.00%	110	9.10%	130	9.30%	
2	64314160	DL AGR Kisan Mitra Godown (KMG)	8.90%	60	9.50%	85	9.75%	8.00%	110	9.10%	130	9.30%	
3	64304049	ATL Const. of Cold Storage	8.90%	10	9.00%	185	10.75%	8.00%	60	8.60%	240	10.40%	31.03.2017
4	64304050	ATL - S/o under PPP	8.90%	10	9.00%	10	9.00%	8.00%	50	8.50%	50	8.50%	
5	64304007	ATL Allied Dairy	8.90%	160	10.50%	210	11.00%	8.00%	210	10.10%	260	10.60%	
6	64304008	ATL Allied Poultry	8.90%	60	9.50%	160	10.50%	8.00%	110	9.10%	210	10.10%	31.03.2017
7	64304069	ATL Allied Poultry	8.90%	60	9.50%	160	10.50%	8.00%	110	9.10%	210	10.10%	31.03.2017
8	64304009	ATL - Broiler Tie Up Product	8.90%	210	11.00%	210	11.00%	8.00%	260	10.60%	260	10.60%	
9	64304015	ATL Allied Fishing	8.90%	110	10.00%	285	11.75%	8.00%	160	9.60%	330	11.30%	31.03.2017
10	64304118	ATL Allied Fishing	8.90%	110	10.00%	285	11.75%	8.00%	160	9.60%	330	11.30%	31.03.2017
11	64304119	Fishing	8.90%	110	10.00%	285	11.75%	8.00%	160	9.60%	330	11.30%	31.03.2017
12	65301113	ACC Allied Agri Activities	8.90%	60	9.50%	285	11.75%	8.00%	110	9.10%	330	11.30%	31.03.2017
13	65301106	CC-Fin Harvest & Transport	8.90%	35	9.25%	35	9.25%	8.00%	80	8.80%	80	8.80%	31.03.2017
14	65301150	MC-ACC-Tie Up With Sugar	8.90%	60	9.50%	210	11.00%	8.00%	110	9.10%	260	10.60%	31.08.2017
15	64306153	MC-ATL-Tie Up - Sugar Mills	8.90%	60	9.50%	210	11.00%	8.00%	110	9.10%	260	10.60%	31.08.2017
16	64306156	MC-ATL-DAIRY-CORP TIEUP	8.90%	150	10.40%	200	10.90%	8.00%	200	10.00%	250	10.50%	

