

**MARGINAL COST OF FUNDS BASED LENDING RATE (MCLR)**  
**INTRODUCTION OF NEW LENDING RATE SYSTEM**  
**AGRICULTURE ADVANCES: INTEREST RATES**  
**Effective 01.04.2016**

**AGRI PORTFOLIO : LOANS UPTO Rs.25 LACS**

S. No.	Name of the Product / facility	Fixed / Floating rate	Linked / Referral rate ( i.e MCLR Maturity)	Spread	Effective Interest rate	Reset frequency, in case of floating rate of interest
<b>1</b>	<b>KCC / ACC / CC / OD</b>					
	<b>Upto Rs.3 lacs</b>					
	During interest subvention period		7% as fixed by Govt. of India (2% interest subvention available)			1 year
	After int. subvention period	Floating	9.20	3.10	12.30	1 year
	<b>Rs.3 lacs and upto Rs.25 lacs</b>	Floating	9.20	3.10	12.30	1 year
<b>2</b>	<b>Gold Loans</b>					
	<b>Upto Rs.3 lacs for the purpose of crop loans</b>					
	During interest subvention period		7% as fixed by Govt. of India (2% interest subvention available)			1 year
	After int. subvention period	Floating	9.20	0.80	10.00	1 year
	<b>Multi Purpose Gold Loan</b>	Fixed	9.20	0.80	10.00	Fixed
<b>3</b>	<b>New Tractor Loans</b>					
	SSTL (without collateral)	Fixed	9.20	2.05	11.25	Fixed
	SSTL (with collateral)	Fixed	9.20	1.80	11.00	Fixed
	MNTLS	Fixed	9.20	2.80	12.00	Fixed
	TTL with 25% margin	Fixed	9.20	2.05	11.25	Fixed
	TTL with 35% margin	Fixed	9.20	1.80	11.00	Fixed

	TTL with 50% margin	Fixed	9.20	1.40	10.60	Fixed
4	<b>Loans with repayment less than 5 years – Fixed Rate</b>					
	Plantation & Horticulture	Fixed	9.20	3.05	12.25	Fixed
	Dairy*	Fixed	9.20	3.05	12.25	Fixed
	Poultry*	Fixed	9.20	3.05	12.25	Fixed
	Irrigation*	Fixed	9.20	3.05	12.25	Fixed
	Storage & Marketing*	Fixed	9.20	3.05	12.25	Fixed
	Self Help Group	Fixed	9.20	3.05	12.25	Fixed
	Land Development	Fixed	9.20	3.05	12.25	Fixed
	Others	Fixed	9.20	3.05	12.25	Fixed
5	<b>Loans with repayment period of 5 years and above – Floating Rate</b>	Fixed / Floating rate	Linked / Referral rate ( i.e MCLR Maturity)	Spread	Effective Interest rate	Reset frequency, in case of floating rate of interest
	Plantation & Horticulture	Floating	9.20	3.05	12.25	1 year
	Dairy*	Floating	9.20	3.05	12.25	1 year
	Poultry*	Floating	9.20	3.05	12.25	1 year
	Irrigation*	Floating	9.20	3.05	12.25	1 year
	Storage & Marketing*	Floating	9.20	3.05	12.25	1 year
	Self Help Group	Floating	9.20	3.05	12.25	1 year
	Land Development	Floating	9.20	3.05	12.25	1 year
	Others	Floating	9.20	3.05	12.25	1 year

\* Wherever concessions were provided at present, they will be protected by allowing an option for decrement in CBS.

**Rated Borrowers with aggregate credit limits between Rs.25 lacs & upto Rs.100 cr**

S. No.	Name of the Product / facility	Fixed / Floating rate	Linked / Referral rate ( i.e MCLR Maturity)	Spread	Effective Interest rate	Reset frequency, in case of floating rate of interest
1	<b>Working Capital Loans</b>					
	SB 1 & SB 2	Floating	9.20	2.00	11.20	1 year
	SB3 to SB 5	Floating	9.20	2.25	11.45	1 year
	SB6 & SB7	Floating	9.20	2.50	11.70	1 year
	SB8 & above	Floating	9.20	3.00	12.20	1 year
2	<b>Term Loans with repayment less than 5 years</b>					
	SB 1 & SB 2	Fixed	9.20	2.30	11.50	Fixed
	SB3 to SB 5	Fixed	9.20	2.80	12.00	Fixed
	SB6 & SB7	Fixed	9.20	3.05	12.25	Fixed
	SB8 & above	Fixed	9.20	3.30	12.50	Fixed
3	<b>Term Loans with repayment of 5 years and above</b>					
	SB 1 & SB 2	Floating	9.20	2.00	11.20	1 year
	SB3 to SB 5	Floating	9.20	2.25	11.45	1 year
	SB6 & SB7	Floating	9.20	2.50	11.70	1 year
	SB8 & above	Floating	9.20	3.00	12.20	1 year