



CO: Rural Banking Department

## Interest Rate Structure for products related to Rural Banking Segments

The following Agricultural Loans / Agri Structured Loan Product Schemes

- a. Kisan Credit Card (KCC) / Restructured Kisan Credit Card
- b. KCC Allied - Animal husbandry and Fisheries Scheme
- c. Agri Clinic & Agri Business Centre (ACABC)
- d. Land Development/ Minor Irrigation / Horticulture etc.
- e. Coffee and Tea Growers
- f. Poultry Advance
- g. Farm Mechanization (Including second hand tractors and maintenance of tractors)
- h. Post-Harvest Financing/ Produce Marketing Loan (PML)– Direct Finance to farmers
- i. Construction of Godowns / Cold Storage units
- j. Development/Strengthening of Agri Marketing Scheme
- k. Agri Infrastructure, Grading and Standardization

1.

Working Capital & Term Loan	Interest
Upto Rs.3.00 lakhs**	9.80%
Above Rs. 3.00 lakhs & upto Rs.10.00 lakhs	10.05%
Above Rs. 10.00 lakhs & below Rs. 100.00 lakhs	10.30%

\*\* In case of KCC loans upto Rs 3.00 Lakhs: 7% (Wherever Interest Subvention is available)

RBD-KCC-GOLD-PLUS MCLR (Above Rs.1.60 lakhs, upto Rs.3.00 lakhs)	Upto limit Expiry : 7.00% p.a After limit Expiry : 9.80%
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Combined Rating Grade	Interest
IB AAA	9.05%
IB AA+	9.30%
IB AA	9.30%
IB A	9.80%
IB BBB	10.30%
IB BB	11.30%
IB B and below & Unrated Accounts	11.80%

2. IB Kisan Mitra Producers Loan (Farmer Producer Company)

Limit	Interest
Below Rs. 1.00 Crore	8.30%
<b>Rs. 100.00 lakhs &amp; Above - Linked to Internal (RAM) Rating of borrowers as below</b>	
Combined Rating Grade	Interest
IB AAA	9.05%
IB AA+	9.30%
IB AA	9.30%
IB A	9.80%
IB BBB	10.30%
IB BB	11.30%
IB B and below and Unrated Accounts	11.80%

### **3.Consolidated Interest Rate for MCLR and Repo linked products of SHG**

<b>NRLM Districts</b>	<b>Interest</b>
Term Loan & WC limit up to Rs.3.00 lakh for all Women SHGs in the 250 District (NRLM-Category I Districts)	7.00%
Term Loan & WC limit Above Rs.3.00 lakh and all other categories	12.50%
<b>Non-NRLM District &amp; other SHGs</b>	<b>Interest</b>
Term Loan & WC Irrespective of limit	12.50%

<b>SHG Products</b>	<b>Interest</b>
SHG SHAKTI	10.05%
SHG NIRMAL	12.50%

<b>SHGs in Andhra Pradesh</b>		<b>Interest</b>
NRLM Districts	Up to Rs.3.00 Lakhs	7.00%
	Rs.3.00 Lakhs to Rs.5.00 Lakhs	9.05%
	Above Rs.5.00 Lakhs upto Rs.10.00 Lakhs	9.30%
Non NRLM Districts	Upto Rs.5.00 Lakhs	9.05%
	Above Rs.5.00 Lakhs upto Rs.10.00 Lakhs	9.30%
<b>SHG SHAKTI loans to SHGs in Andhra Pradesh</b>		<b>Interest</b>
Limit above Rs.10.00 Lakhs Upto Rs.20.00 Lakhs		9.30%

<b>SHGs in Bihar</b>		<b>Interest</b>
NRLM Districts	Upto Rs.3.00 Lakhs	7.00%
	Rs.3.00 Lakhs to Rs.10.00 Lakhs	9.30%
Non NRLM Districts	Upto Rs.3.00 Lakhs	9.05%
	Rs.3.00 Lakhs to Rs.10.00 Lakhs	9.30%

<b>SHG in the State of Kerala</b>		
<b>Category</b>	<b>Upto Rs. 3.00 Lakh</b>	<b>Above Rs.3.00 Lakh</b>
NRLM Districts	7.00%	9.55%
Non NRLM Districts	9.30%	

4.

<b>Financing to Joint Liability Groups (JLGs)</b>	
<b>Products</b>	<b>ROI %</b>
Term Loan & Working Capital	10.05%

5.Grihalakshmi (Housing Loan to SHG Members) As applicable to IB Home Loan Scheme

6. Financing Micro Finance Institutions (MFI / NBFC-MFI) (Irrespective of Tenor / Limit)

<b>Combined Rating Grade</b>	<b>Interest</b>
IB AAA	9.30%
IB AA+	9.80%
IB AA	9.80%
IB A	10.30%
IB BBB	11.05%
IB BB	11.30%
IB B and below & Unrated Accounts	11.80%

## 7.AGRI JEWEL LOAN SCHEME (AJL)

1. Agri Jewel Loan Scheme (upto 12 months, Floating)
2. Bumper Agri Jewel Loan (upto 6 months, Max Rs 10.00 Lakhs & Floating)
3. Agri Jewel Loan: Conversion of Accounts with fixed ROI to Floating ROI linked to REPO Rate

REPO	Interest
4.00%	7.00%

### I. RBD-TL-AGRI GOLD JL TERM LOAN (Upto 35 Months):

Limit	Interest
Limits up to Rs. 3.00 Lakh	9.80%
Above Rs. 3.00 Lakh & up to Rs. 10.00 Lakhs	10.05%
Above Rs. 10.00 Lakh & below Rs. 100.00 Lakhs	10.30%

## 8.FOOD AND AGRO PROCESSING

(Limits up to Rs. 100.00 Crore per Borrower from the Banking system) (Including Seed Processing Scheme):

### a. Accounts with exposure less than Rs. 1.00 Crore

Product Category	Interest
Limits up to Rs. 2 Lakh	8.65%
Limits above Rs. 2 Lakh & up to Rs. 10.00 Lakh	9.30%
Limits above Rs. 10 Lakh & less than Rs. 1.00 Crore	9.70%

### b. Accounts with exposure of Rs. 1.00 Crore and above and up to Rs. 5.00 Crore

Combined Rating Grade	Interest
IB AAA	9.30%
IB AA+	9.55%
IB AA	10.05%
IB A	10.55%
IB BBB	11.05%
IB BB & below/ Unrated Accounts	13.75%

### c. Accounts with exposure over Rs. 5.00 Crore

Combined Rating Grade	Interest
IB AAA	8.80%
IB AA+	9.25%
IB AA	9.80%
IB A	10.30%
IB BBB	10.80%
IB BB & below/ Unrated Accounts	13.45%

### d. Accounts with CGTMSE coverage - For limits upto Rs. 2.00 Cr.

Combined Rating Grade	Interest
IB AAA	9.20%
IB AA+	9.45%
IB AA	9.70%
IB A	10.20%
IB BBB	10.70%
IB BB & below/ Unrated Accounts	11.30%

**9. IB Star Agro Mills Scheme (Rice Mills, Dhal Mills, Oil Mills and Flour Mills):**

<b>For limits less than Rs. 1.00 Crore</b>	<b>Interest</b>	
	8.90%	
For Limits of Rs. 1.00 Crore and above		
Combined Rating		
IB AAA	8.60%	
IB AA+	8.60%	
IB AA	8.60%	
IB A	8.90%	
IB BBB	8.90%	
IB BB and below & Unrated Accounts	13.25%	

**IB Star Agro Mills Scheme – Pan India Cluster**

	<b>Rice Mills</b>	<b>Dhal Mills</b>	<b>Flour Mills &amp; Oil Mills</b>
	<b>Effective ROI</b>	<b>Effective ROI</b>	<b>Effective ROI</b>
For limits less than Rs. 1.00 Crore	7.75%	7.85%	7.95%
For Limits of Rs. 1.00 Crore and above – Combined Rating (Internal)			
IB AAA	7.45%	7.55%	7.65%
IB AA+	7.45%	7.55%	7.65%
IB AA	7.45%	7.55%	7.65%
IB A	7.75%	7.85%	7.95%
IB BBB	7.75%	7.85%	7.95%

**10. TEA CLUSTER – PAN INDIA**

	<b>Interest</b>
Term Loan & Working Capital	7.90%

**11. MUDRA ALLIED UNDER AGRICULTURE:**

<b>LIMITS</b>	<b>Interest</b>
Upto Rs.2.00 lakhs	8.65%
Above Rs.2.00 – Rs.10.00 lakhs	9.30%

**12. H & T Loan:**

**For Contractors/ Transport Operators who undertake Sugarcane Harvesting and Transportation from the field to Factory.**

Term Loan (Max of Rs.7.00Lakhs)	7.80%
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**13. IB Rooftop Solar Light Scheme:**

<b>Facility</b>	<b>Interest</b>
IB Rooftop Solar Light Scheme	8.60%

**For Staff/Employees of the bank**

<b>Facility</b>	<b>Interest</b>
IB Rooftop Solar Light Scheme	8.35%

**14. Land Purchase Scheme (Max of Rs. 5.00 Lakhs):**

<b>Limit</b>	<b>Interest</b>
Limits up to Rs. 3.00 Lakh	9.80%
Above Rs.3.00 lacs & upto Rs.5.00 lacs	10.05%

**15. IND Krishi Infra Fund**

- Upto Rs. 2.00 Crores; MCLR 1 Yr + 1.00 % (presently 8.35%) subject to a maximum of 9%
- Above Rs. 2.00 Crores - Linked to Internal (RAM) Rating of borrowers as below:

<b>Combined Rating Grade</b>	<b>Interest</b>
IB AAA	9.05%
IB AA+	9.30%
IB AA	9.30%
IB A	9.80%
IB BBB	10.30%
IB BB	11.30%
IB B & Below &	11.80%
Unrated Accounts	11.80%

**17. Scheme for Financing Compressed Bio-Gas (CBG) Plants under Sustainable Alternative towards Affordable Transportation (SATAT):**

<b>Working Capital and Term Loan</b>	<b>Interest</b>
Upto Rs.3.00 lakhs	9.80%
Above Rs.3.00 and upto Rs.10.00 lakhs	10.05%
Above Rs.10.00 and below Rs.100.00 lakhs	10.30%

**Rs 100 Lakhs and above - Linked to Internal (RAM) Rating of borrowers as below**

<b>Combined Rating Grade</b>	<b>Interest</b>
IB AAA	9.05%
IB AA+	9.30%
IB AA	9.30%
IB A	9.80%
IB BBB	10.30%
IB BB	11.30%
IB B & Below & Unrated Accounts	11.80%
Further 0.50% Concession in RoI can be extended, wherever collateral security offered is more than 100%. Subject to there shall be no lending below MCLR	

**18. Resolution Framework 2.0 - Resolution of COVID-19 related Stress for Agricultural Advances:**

<b>Facility</b>	<b>For Existing Limits upto Rs 10.00 Lakhs</b>	<b>For Existing Limits above Rs 10.00 Lakhs upto Rs 1.00 Crore</b>	<b>Others</b>
Working Capital Term Loan	7.80%	8.05%	8.30%
Funded Interest Term Loan	7.80%	8.05%	8.30%

**19. RBD-INDGECLS-COVID19-REPO Products**

<b>Facility</b>	<b>Interest Rate</b>
RBD-INDGECLS-COVID19-REPO RBD-PMMY GECLS-COVID-REPO	7.50%

<b>Facility</b>	<b>Interest</b>
RBD- INDGECLS 1.0- COVID19 -REPO	7.50%
RBD- PMMY GECLS 1.0 -REPO	
RBD- INDGECLS 1.0 (Extn) COVID19 -REPO and	
RBD- PMMY GECLS 1.0 (Extn) -REPO	

**20. REPO LINKED IB STAR AGRO MILLS AND FOOD & AGRO PROCESSING UNITS**

**i. IB STAR AGRO MILLS SCHEME (RICE MILLS, DHAL MILLS, OIL MILLS & FLOUR MILLS)**

<b>Combined Rating Grade</b>	<b>INTERST</b>		
	<b>100% or more Collateral Cover</b>	<b>Above 75% to 100% Collateral cover</b>	<b>50% to 75% Collateral Cover / CGTMSE</b>
For Limit less than Rs. 1.00 Cr.	7.90%	8.20%	8.30%
For Limit of Rs. 1.00 Cr. & above			
AAA	7.20%	7.25%	7.30%
AA+	7.20%	7.25%	7.30%
AA	7.25%	7.35%	7.40%
A	7.25%	7.35%	7.40%
BBB	7.45%	7.65%	7.70%
BB and Below & Unrated Accounts	8.90%	9.30%	9.40%

## II. IB STAR AGRO MILLS SCHEME (PAN INDIA) CLUSTER

Combined Rating Grade	INTERST		
	100% or more Collateral cover	Above 75% to 100% Collateral Cover	50% to 75% Collateral Cover / CGTMSE
For Limit less than Rs. 1.00 Cr.	7.40%	7.70%	7.80%
For Limit of Rs. 1.00 Cr. & above			
AAA	7.00%	7.05%	7.10%
AA+	7.00%	7.05%	7.10%
AA	7.05%	7.10%	7.15%
A	7.05%	7.10%	7.15%
BBB	7.30%	7.40%	7.45%

## III. FOOD AND AGRO PROCESSING

Combined Rating Grade	INTERST			
	100% or more Collateral Cover	Above 75% to 100% Collateral Cover	50% to 75% Collateral Cover / CGTMSE	Below 50% Collateral Cover
For Limit less than Rs. 1.00 Cr.	8.10%	8.40%	8.50%	8.70%
For Limit of Rs. 1.00 Cr. & above				
AAA	7.20%	7.25%	7.30%	7.35%
AA+	7.20%	7.25%	7.30%	7.35%
AA	7.25%	7.35%	7.40%	7.45%
A	7.25%	7.35%	7.40%	7.45%
BBB	7.55%	7.75%	7.80%	7.85%
BB and Below & Unrated Accounts	9.05%	9.45%	9.55%	9.75%

### 21. COVID Loans:

#### A. IND COVID KCC SAHAYA LOAN (ICKSL) - MCLR 1 Yr and KCC COVID SAHAYA LOAN – FISHERIES:

Product	LIMIT	Interest
IND COVID KCC Sahaya Loan (ICKSL)	Maximum Rs.0.01 Cr	7.30%
KCC COVID Sahaya Loan FISHERIES	Maximum Rs.0.25 Cr	7.30%

#### B. IND COVID EMERGENCY AGRO PROC LOAN (ICEAPL) and IND COVID EMERGENCY POULTRY LOAN (ICEPL)

Limit	Interest
Maximum Rs. 0.50 Cr.	7.80%

#### C. Reassessed Working Capital (RWC) for Agricultural Loan Borrowers:

Facility	Interest
Reassessed Working Capital	7.30%

#### D. SHG COVID Loans:

Limit	Interest
SHG COVID Sahaya Loan Maximum Rs. 0.01 Cr	7.30%
Pondy SHG COVID Loan (PSCL) and NRLM Pondy SHG COVID Loan (NRLM PSCL) (For SHG members of Puducherry UT)	7.30%
Kudumbasree SHG COVID Loan (For members of Kudumbasree SHGs)	9.00% (Fixed)