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

**1 The following Agricultural Loans / Agri Structured Products/ 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
- 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.

<b>Working Capital &amp;Term Loan</b>	<b>Interest Rate</b>
Upto Rs.3.00 Lakhs**	9.85%
Above Rs. 3.00 Lakhs & upto Rs.10.00 Lakhs	10.10%
Above Rs. 10.00 Lakhs & below Rs. 100.00 Lakhs	10.35%

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

**Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below**

<b>Combined Rating Grade</b>	<b>Interest Rate</b>
IB AAA	9.10%
IB AA+	9.35%
IB AA	9.35%
IB A	9.85%
IB BBB	10.35%
IB BB	11.35%
IB B and below & Unrated Accounts	11.85%

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<b>2</b>	<b>IB Kisan Mitra Producers Loan (Farmer Producer Company)</b>	
	<b>Limit</b>	<b>Interest Rate</b>
	Below Rs. 1.00 Crore	8.35%
	<b>Rs. 100.00 lakhs &amp; Above - Linked to Internal (RAM) Rating of borrowers as below</b>	
	<b>Combined Rating Grade</b>	<b>Interest Rate</b>
	IB AAA	9.10%
	IB AA+	9.35%
	IB AA	9.35%
	IB A	9.85%
	IB BBB	10.35%
	IB BB	11.35%
	IB B and below & Unrated Accounts	11.85%

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<b>3</b>	<b>SHG Bank Linkage Programme / NRLM (Agri / Allied)</b>		
	<b>NRLM Districts</b>	<b>ROI</b>	
	Term Loan & WC Limit up to Rs. 3.00 Lakh for all Women SHGs in the 250 districts <b>(NRLM-Category I Districts)</b>	7%	
	Term Loan & WC Limit above Rs. 3.00 Lakh and all other categories	12.50%	
	<b>Non-NRLM District &amp; other SHGs</b>	<b>ROI</b>	
	Term Loan & WC irrespective of limit	12.50%	
	<b>SHG Products</b>	<b>ROI</b>	
	SHG SHAKTI	10.10%	
	SHG NIRMAL	12.50%	
	<b>SHG in the State of Andhra Pradesh</b>		
<b>Category</b>	<b>Upto Rs 3.00 lakh</b>	<b>Above Rs 3.00 lakh to Rs.5.00 lakh</b>	<b>Above Rs 5.00 lakh</b>
NRLM Districts	7.00%	9.10 %	9.35 %
Non NRLM Districts	9.10 %		
<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 %	9.60%	
Non-NRLM Districts	9.35%		
<b>4</b>	<b>Financing to Joint Liability Groups (JLGs)</b>		
	<b>Products</b>	<b>Interest Rate</b>	
	Term Loan & Working Capital	10.10%	
<b>5</b>	<b>Grihalakshmi (Housing Loan to SHG Members):</b> As applicable to IB-Home Loan Scheme		
<b>6</b>	<b>Financing Micro Finance Institutions (MFI / NBFC-MFI) (Irrespective of Tenor / Limit)</b>		
	<b>Combined Rating Grade</b>	<b>Interest Rate</b>	
	IB AAA	9.35%	
	IB AA+	9.85%	
	IB AA	9.85%	
	IB A	10.35%	
	IB BBB	11.10%	
	IB BB	11.35%	
	IB B and below & Unrated Accounts	11.85%	

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**7 REPO LINKED AGRI JEWEL LOAN SCHEME (AJL)**

- A. 1. Agri Jewel Loan Scheme (Up to 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 – 7.00%**

**B. RBD-TL-AGRI GOLD JL TERM LOAN (Upto 35 Months):**

<b>Limit</b>	<b>Interest Rate</b>
Limits up to Rs. 3.00 Lakh	9.85%
Above Rs. 3.00 Lakh & up to Rs. 10.00 Lakhs	10.10%
Above Rs. 10.00 Lakh & below Rs. 100.00 Lakhs	10.35%

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**8 FOOD AND AGRO PROCESSING (Limits up to Rs. 100.00 Crore per Borrower from the Banking system) (Including for Seed Processing Scheme):**

**A. Accounts with exposure less than Rs. 1.00 Crore**

Product Category	Interest Rate Rate
Limits up to Rs. 2 Lakh	8.70%
Limits above Rs. 2 Lakh & up to Rs. 10.00 Lakh	9.35%
Limits above Rs. 10 Lakh & less than Rs. 1.00 Crore	9.75%

**B. Accounts with exposure of Rs. 1.00 Crore and above and up to Rs. 5.00 Crore**

Combined Rating Grade	Interest Rate Rate
IB AAA	9.35%
IB AA+	9.60%
IB AA	10.10%
IB A	10.60%
IB BBB	11.10%
IB BB & below/ Unrated Accounts	13.80%

**C. Accounts with exposure over Rs. 5.00 Crore**

Combined Rating Grade	Interest Rate
IB AAA	8.85%
IB AA+	9.30%
IB AA	9.85%
IB A	10.35%
IB BBB	10.85%
IB BB & below/ Unrated Accounts	13.50%

**D. Accounts with CGTMSE coverage –For limits upto Rs. 2.00 Cr.**

Combined Rating Grade	Interest Rate
IB AAA	9.25%
IB AA+	9.50%
IB AA	9.75%
IB A	10.25%
IB BBB	10.75%
IB BB & below/ Unrated Accounts	11.35%

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9	<b>IB Star Agro Mills Scheme (Rice Mills, Dhal Mills, Oil Mills and Flour Mills):</b>				
	For limits less than Rs. 1.00 Crore	<b>MCLR (One Year)</b>		<b>Spread</b>	<b>Interest Rate</b>
		7.35%		1.60%	8.95%
	For Limits of Rs. 1.00 Crore and above				
	<b>Combined Rating</b>				
	IB AAA	7.35%		1.30%	8.65%
	IB AA+	7.35%		1.30%	8.65%
	IB AA	7.35%		1.30%	8.65%
	IB A	7.35%		1.60%	8.95%
	IB BBB	7.35%		1.60%	8.95%
	IB BB and below & Unrated Accounts	7.35%		5.95%	13.30%
	<b>IB Star Agro Mills Scheme – Pan India Cluster</b>				
	<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	<b>7.80%</b>	<b>7.90%</b>	<b>8.00%</b>		
<b>For Limits of Rs. 1.00 Crore and above – Combined Rating (Internal)</b>					
IB AAA	<b>7.50%</b>	<b>7.60%</b>	<b>7.70%</b>		
IB AA+	<b>7.50%</b>	<b>7.60%</b>	<b>7.70%</b>		
IB AA	<b>7.50%</b>	<b>7.60%</b>	<b>7.70%</b>		
IB A	<b>7.80%</b>	<b>7.90%</b>	<b>8.00%</b>		
IB BBB	<b>7.80%</b>	<b>7.90%</b>	<b>8.00%</b>		
10	<b>TEA CLUSTER - PAN INDIA</b>				
	<b>Facility</b>		<b>Interest Rate</b>		
Term Loan & Working Capital		7.95%			
11	<b>MUDRA ALLIED UNDER AGRICULTURE:</b>				
	<b>LIMITS</b>		<b>Interest Rate</b>		
	Upto Rs.2.00 lakhs		8.70%		
	Above Rs.2.00 – Rs.10.00lakhs		9.35%		
12	<b>H &amp; T Loan:</b> For Contractors/ Transport Operators who undertake Sugarcane Harvesting and Transportation from the field to Factory.				
	<b>Term Loan (Max of Rs.7.00Lakhs)</b>			<b>7.85%</b>	

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**13 IND COVID KCC SAHAYA LOAN (ICKSL)- MCLR 1Yr& KCC COVID SAHAYA LOAN FISHERIES:**

Product	Limit	Interest Rate
IND COVID KCC SAHAYA LOAN (ICKSL)	Maximum Rs. 0.01 Cr.	7.35%
KCC COVID SAHAYA LOAN FISHERIES	Maximum Rs. 0.25 Cr.	7.35%

**IND COVID EMERGENCY AGRO PROC LOAN (ICEAPL) and IND COVID EMERGENCY POULTRY LOAN (ICEPL)**

Limit	Interest Rate
Maximum Rs. 0.50 Cr.	7.85%

**Reassessed Working Capital (RWC) for Agricultural loan Borrowers:**

Facility	Interest Rate
Reassessed Working Capital	7.35%

**SHG COVID LOANS**

Limit	Interest Rate
SHG COVID SAHAYA LOAN Maximum Rs. 0.01 Cr.	7.35%
Pondy SHG Covid Loan (PscI) And Nrlm Pondy SHG Covid Loan (NRLM PscI) (For Shg Members Of Puducherry Ut)	7.35%
Kudumbasree SHG COVID Loan (For members of Kudumbasree SHGs)	9.00% (Fixed)

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<b>14</b>	<b>IB Rooftop Solar Light Scheme:</b>	
	<b>Facility</b>	<b>Interest Rate</b>
	IB Rooftop Solar Light Scheme	8.65%
	For Staff/Employees of the bank:	
	<b>Facility</b>	<b>Interest Rate</b>
	IB Rooftop Solar Light Scheme	8.40%
<b>15</b>	<b>Land Purchase Scheme (Max of Rs. 5.00 Lakhs):</b>	
	<b>Limit</b>	<b>Interest Rate</b>
	Limits up to Rs. 3.00 Lakh	9.85%
	Above Rs.3.00 lacs & upto Rs.5.00 lacs	10.10%
<b>16</b>	<b>IND KRISHI INFRA FUND</b>	
	1. Upto Rs 2.00 Crores; MCLR 1 Yr + 1.00% (presently 8.35%) subject to a maximum of 9%.	
	2. Above Rs 2.00 Crores - Linked to Internal (RAM) Rating of borrowers as below:	
	<b>Combined Rating Grade</b>	<b>Interest Rate</b>
	IB AAA	9.10%
	IB AA+	9.35%
	IB AA	9.35%
	IB A	9.85%
	IB BBB	10.35%
	IB BB	11.35%
IB B and below & Unrated Accounts	11.85%	
<b>20</b>	RBD-INDGECLS-COVID19-REPO and RBD-PMMY GECLS-COVID-REPO: <b>7.50%</b>	



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

<b>Working Capital &amp; Term Loan</b>	<b>Interest Rate</b>
Upto Rs.3.00 lakhs	9.85%
Above Rs. 3.00 lakhs & upto Rs.10.00 lakhs	10.10%
Above Rs. 10.00 lakhs & below Rs. 100.00 lakhs	10.35%

<b>Combined Rating Grade</b>	<b>Interest Rate</b>
IB AAA	9.10%
IB AA+	9.35%
IB AA	9.35%
IB A	9.85%
IB BBB	10.35%
IB BB	11.35%
IB B and below & Unrated Accounts	11.85%

**22 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 crores</b>	<b>Others</b>
Working Capital Term Loan	7.85%	8.10%	8.35%
Funded Interest Rate Term Loan	7.85%	8.10%	8.35%