

### Proposed Rate of Interest under Agriculture Advance

|          | Segment   | MCLR applicable | Gender | Tangible Security | Past Track record with us | Market Competition | Market liquidity | (Basis Points)     |
|----------|---|-----------------|--------|-------------------|---------------------------|--------------------|------------------|--------------------|
| <b>1</b> | <b>Farm Credit</b>  |                 |        |                   |                           |                    |                  |                    |
|          | <b>A.</b>   |                 |        |                   |                           |                    |                  |                    |
|          | a. Up to 3 lakh   | 12 m MCLR       | 0-10   | 20-30             | 30-40                     | 30-50              | 20               | MCLR+(100 to 150)  |
|          | b. Above Rs. 3.00 lakh to up to Rs. 25 lakh                                       | 12 m MCLR       | 0-10   | 40-65             | 40-65                     | 40-80              | 30               | MCLR+(150 to 250)  |
|          | c. Above Rs. 25 lakh to up to Rs. 100 lakh  | 12 m MCLR       | 0-10   | 45-85             | 45-85                     | 35-70              | 50               | MCLR+(175 to 300)  |
|          | <b>Above Rs. 100 lakh as per credit rating</b>                                    |                 |        |                   |                           |                    |                  |                    |
|          | CBI-1 to CBI-3  | 12 m MCLR       | 0-10   | 30-55             | 30-55                     | 20-35              | 20               | MCLR+(100 to 175)  |
|          | CBI-4 to CBI-6  | 12 m MCLR       | 0-10   | 40-70             | 40-70                     | 30-60              | 40               | MCLR+(150 to 250)  |
|          | CBI-7 to CBI-9  | 12 m MCLR       | 0-10   | 50-95             | 50-95                     | 40-90              | 60               | MCLR+(200 to 350)  |
|          | <b>B.</b>   |                 |        |                   |                           |                    |                  |                    |
|          | <b>Loans Under Cent Gold and Silver Loan Scheme (Agriculture- Non subvention)</b> |                 |        |                   |                           |                    |                  |                    |
|          | a. Up to 3 lakh   | 12 m MCLR       | 0-10   | 25-30             | 25-30                     | 20-20              | 10               | MCLR+ (080 to 100) |
|          | b. Above Rs. 3.00 lakh to up to Rs. 25 lakh                                       | 12 m MCLR       | 0-10   | 40-70             | 40-70                     | 40-70              | 30               | MCLR+(150 to 250)  |
|          | c. Above Rs. 25 lakh to up to Rs. 1 crore   | 12 m MCLR       | 0-10   | 45-85             | 45-85                     | 35-70              | 50               | MCLR+(175 to 300)  |



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|---|---|----------------------------|--------|-------------------|---------------------------|--------------------|------------------|--------------------|
| 2 | <b>AGRICULTURE INFRASTRUCTURE</b>   |                            |        |                   |                           |                    |                  |                    |
|   | <b>(warehouses, market yards, godowns and silos) including cold storage units/cold storage chains</b>   |                            |        |                   |                           |                    |                  |                    |
|   | Up to Rs. 100Lakhs  | 12 m MCLR                  | 0-10   | 15-30             | 15-30                     | 20-30              | 0                | MCLR+(050 to 100)) |
|   | Above Rs. 100 Lakhs & up to Rs. 10000 Lakhs-based on credit rating as under:  |                            |        |                   |                           |                    |                  |                    |
|   | CBI 1 to CBI 3  | 12 m MCLR                  | 0-10   | 20-30             | 20-30                     | 20-25              | 5                | MCLR+(065 to 100)  |
|   | CBI 4 to CBI 6  | 12 m MCLR                  | 0-10   | 25-45             | 25-45                     | 15-30              | 20               | MCLR+(085 to 150)  |
|   | CBI 7 to CBI 9  | <b>No loan to be Given</b> |        |                   |                           |                    |                  |                    |
|   | <b>B</b>  |                            |        |                   |                           |                    |                  |                    |
|   | <b>(1) Soil conservation and watershed development .<br/>(2) Plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer and vermi composting.</b> |                            |        |                   |                           |                    |                  |                    |
|   | Up to 3.00 lakh   | 12 m MCLR                  | 0-10   | 30-55             | 30-55                     | 20-35              | 20               | MCLR+(100 to 175)  |
|   | Above 3.00 lakh to up to 25 lakh  | 12 m MCLR                  | 0-10   | 40-70             | 40-70                     | 40-70              | 30               | MCLR+(150 to 250)  |
|   | Above 25 lakh to up to 1.00crore  | 12 m MCLR                  | 0-10   | 45-85             | 45-85                     | 35-70              | 50               | MCLR+(175 to 300)  |
|   | Above 1.00 crore- As per credit Rating as under:  |                            |        |                   |                           |                    |                  |                    |
|   | CBI 1 to CBI 3  | 12 m MCLR                  | 0-10   | 30-55             | 30-55                     | 20-35              | 20               | MCLR+(100 to 175)  |
|   | CBI 4 to CBI 6  | 12 m MCLR                  | 0-10   | 40-70             | 40-70                     | 30-60              | 40               | MCLR+(150 to 250)  |
|   | CBI 7 to CBI 9  | 12 m MCLR                  | 0-10   | 50-80             | 50-80                     | 50-80              | 50               | MCLR+(200 to 300)  |

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|----------|---|-----------------|--------|-------------------|---------------------------|--------------------|------------------|-------------------|
| <b>3</b> | <b>Ancillary Activities:-</b>   |                 |        |                   |                           |                    |                  |                   |
|          | <b>A.</b> Loans up to Rs. 5 crore to co-operative societies of farmers for disposal of the produce of members   | 12 m MCLR       | 0-10   | 15-30             | 15-30                     | 20-30              | 0                | MCLR+(050 to 100) |
|          | <b>B.</b> Loans for setting up of Agri-clinics and Agribusiness Centres   |                 |        |                   |                           |                    |                  |                   |
|          | Up to Rs. 3 lakh  | 12 m MCLR       | 0-10   | 30-45             | 30-45                     | 20-30              | 20               | MCLR+(100 to 150) |
|          | Above Rs. 3 lakh  | 12 m MCLR       | 0-10   | 50-70             | 55-70                     | 40-70              | 30               | MCLR+(175 to 250) |
|          | <b>C.</b> Loans for Food and Agro-processing up to an aggregate sanctioned limit of Rs.100 crore per borrower from the banking system   |                 |        |                   |                           |                    |                  |                   |
|          | <b>1.</b> Up to Rs. 100 Lakh  | 12 m MCLR       | 0-10   | 25-30             | 25-30                     | 20-25              | 5                | MCLR+(075 to 100) |
|          | <b>2.</b> Above Rs.100 lakh as per credit reting and extent of collateral security available  |                 |        |                   |                           |                    |                  |                   |
|          | <b>I.</b> Where the collateral security coverage is more than 100% based on realisable vale of security, ROI will be charged at flat rate (Irrespective of Rating). The concession up to 025 may be allowed by the authority not below the rank of DGM/Zonal Manager. | 12 m MCLR       | 0-10   | 30-45             | 30-45                     | 10-20              | 30               | MCLR+(100 to 150) |

|  | <b>Segment</b>   | <b>MCLR applicable</b> | <b>Gender</b> | <b>Tangible Security</b> | <b>Past Track record with us</b> | <b>Market Competition</b> | <b>Market liquidity</b> | <b>(Basis Points)</b> |
|--|--|------------------------|---------------|--------------------------|----------------------------------|---------------------------|-------------------------|-----------------------|
|  | <b>II.</b> Where the collateral security coverage is between 75% to 100%, the following rates are to be charged: |                        |               |                          |                                  |                           |                         |                       |
|  | CBI-1 and CBI-2  | 12 m MCLR              | 0-10          | 10-15                    | 10-15                            | 45-50                     | 10                      | MCLR+(075 to 100)     |
|  | CBI-3 and CBI-4  | 12 m MCLR              | 0-10          | 20-25                    | 20-25                            | 40-45                     | 20                      | MCLR+(100 to 125)     |
|  | CBI-5 and CBI-6  | 12 m MCLR              | 0-10          | 30-35                    | 30-35                            | 35-40                     | 30                      | MCLR+(125 to 150)     |
|  | CBI-7  | 12 m MCLR              | 0-10          | 35-40                    | 35-40                            | 40-45                     | 40                      | MCLR+(150 to 175)     |
|  | CBI-8  | 12 m MCLR              | 0-10          | 40-45                    | 40-45                            | 45-50                     | 50                      | MCLR+(175 to 200)     |
|  | CBI-9  | 12 m MCLR              | 0-10          | 55-60                    | 55-60                            | 55-60                     | 60                      | MCLR+(225 to 250)     |
|  | <b>III.</b> Where the collateral security coverage is between 50% to 75% the following rates are to be charged:  |                        |               |                          |                                  |                           |                         |                       |
|  | CBI-1 and CBI-2  | 12 m MCLR              | 0-10          | 20-25                    | 20-25                            | 40-45                     | 20                      | MCLR+(100 to 125)     |
|  | CBI-3 and CBI-4  | 12 m MCLR              | 0-10          | 30-35                    | 30-35                            | 35-40                     | 30                      | MCLR+(125 to 150)     |
|  | CBI-5 and CBI-6  | 12 m MCLR              | 0-10          | 35-40                    | 35-40                            | 40-45                     | 40                      | MCLR+(150 to 175)     |
|  | CBI-7  | 12 m MCLR              | 0-10          | 40-45                    | 40-45                            | 45-50                     | 50                      | MCLR+(175 to 200)     |
|  | CBI-8  | 12 m MCLR              | 0-10          | 45-50                    | 45-50                            | 50-55                     | 60                      | MCLR+(200 to 225)     |
|  | CBI-9  | 12 m MCLR              | 0-10          | 50-55                    | 50-55                            | 55-60                     | 70                      | MCLR+(225 to 250)     |

|  | Segment   | MCLR applicable | Gender | Tangible Security | Past Track record with us | Market Competition | Market liquidity | (Basis Points)    |
|--|---|-----------------|--------|-------------------|---------------------------|--------------------|------------------|-------------------|
|  | <b>IV.</b> Where the collateral security coverage is less than 50% the following rates are to be charged:   |                 |        |                   |                           |                    |                  |                   |
|  | CBI-1 and CBI-2   | 12 m MCLR       | 0-10   | 40-45             | 40-45                     | 40-45              | 30               | MCLR+(150 to 175) |
|  | CBI-3 and CBI-4   | 12 m MCLR       | 0-10   | 45-50             | 45-50                     | 45-50              | 40               | MCLR+(175 to 200) |
|  | CBI-5 and CBI-6   | 12 m MCLR       | 0-10   | 50-55             | 50-55                     | 50-55              | 50               | MCLR+(200 to 225) |
|  | CBI-7   | 12 m MCLR       | 0-10   | 55-60             | 55-60                     | 55-60              | 60               | MCLR+(225 to 250) |
|  | CBI-8   | 12 m MCLR       | 0-10   | 60-65             | 60-65                     | 60-65              | 70               | MCLR+(250 to 275) |
|  | CBI-9   | 12 m MCLR       | 0-10   | 65-70             | 65-70                     | 65-70              | 80               | MCLR+(275 to 300) |
|  | <b>D.</b> Bank loans to Primary Agricultural Credit Societies (PACS), Farmers Service Societies(FSS) and Large size Adivasi Multi-Purpose Societies(LAMPS) for on lending to agriculture. |                 |        |                   |                           |                    |                  |                   |
|  | Irrespective of limit   | 12 m MCLR       | 0      | 20-30             | 20-30                     | 10-40              | 0                | MCLR+(050to 100)  |
|  | <b>E.</b> Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the conditions specified in the Annexure.   |                 |        |                   |                           |                    |                  |                   |
|  | Up to Rs.100 lakh   | 12 m MCLR       | 0      | 40-50             | 30-40                     | 50-55              | 30               | MCLR+(150 to 175) |
|  | CBI 1 to 3  | 12 m MCLR       | 0      | 45-55             | 35-45                     | 55-60              | 40               | MCLR+(175 to 200) |
|  | CBI 4 to 6  | 12 m MCLR       | 0      | 50-60             | 40-50                     | 60-65              | 50               | MCLR+(200 to 225) |
|  | CBI 7 to 9  | 12 m MCLR       | 0      | 55-65             | 45-55                     | 65-70              | 60               | MCLR+(225 to 250) |