

**AGRICULTURAL SEGMENT**  
**AGRICULTURAL SEGMENT –INTEREST RATE STRUCTURE**

**MCLR (MARGINAL COST OF FUNDS LENDING RATE) IMPLEMENTATION FOR  
RATED AND UNRATED BORROWER (Effective from 01.10.2016)**

**MCLR: One Year: 9.05% p.a as on 01.10.2016.**

**1. UNRATED BORROWERS WITH AGGREGATE CREDITLIMITS BELOW Rs.25 LACS**

**a. Working capital loans : KCC/ACC/CC/OD**  
(For both direct agri and indirect agri advances falling under Priority Sector lending category)

| S.No | Limit                       | Fixed/<br>floating | Spread<br>(One year MCLR +) | Effective Rate<br>% p.a | Reset<br># |
|------|-----------------------------|--------------------|-----------------------------|-------------------------|------------|
| 1    | Upto Rs.3.00 lacs **        | Floating           | 9.05 +3.10= 12.15           | 12.15                   | 1<br>year  |
| 2    | Rs.3 lacs - upto Rs.25 lacs | Floating           | 9.05 +3.10= 12.15           | 12.15                   | 1<br>year  |

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**b. Crop loans /investment loans sanctioned against the pledge of gold ornaments:**

| S.No | Limit                           | Fixed/<br>floating | Spread<br>(One year MCLR +) | Effective<br>Rate % p.a | Reset<br># |
|------|---------------------------------|--------------------|-----------------------------|-------------------------|------------|
| 1    | Upto Rs.3.00 lacs **            | Floating           | 9.05 +0.80= 9.85            | 9.85                    | 1 year     |
| 2    | Rs.3 lacs - upto Rs.25 lacs     | Floating           | 9.05 +0.80= 9.85            | 9.85                    | 1 year     |
| 3    | <b>Multi Purpose gold loans</b> | Fixed              | 9.05+0.95 = 10.00           | 10.00                   | Fixed      |

# reset frequency in case of floating rate of interest

\*\* Short term crop loans up to Rs.3.00 lacs will be charged **7% p.a (fixed)** as per Government of India (GoI) directives. It is subject to GoI providing 2% p.a interest subvention to Bank on such advances. Otherwise, as per Bank's norms

**c. Tractor Loans:**

| S.No | Facility          | Fixed /<br>floating | Linked referral<br>rate (ie. MCLR<br>maturity) | Spread | Effective<br>interest<br>rate | Reset<br>frequency in<br>case of<br>floating rate<br>of interest |
|------|-------------------|---------------------|--|--------|-------------------------------|--|
| A    | SSTL Stree Shakti | Fixed               | 9.05   | 1.95   | 11.00                         | Fixed  |

|   |  |       |      |      |       |       |
|---|--|-------|------|------|-------|-------|
|   | Tractor loan (with collateral)             |       |      |      |       |       |
| B | SSTL ( without collateral)                 | Fixed | 9.05 | 2.20 | 11.25 | Fixed |
| C | MNTLs ( <i>Modified New Tractor Loan</i> ) | Fixed | 9.05 | 2.95 | 12.00 | Fixed |
| D | TTL ( <i>Tatkal Tractor Loan</i> )         |       |      |      |       |       |
|   | TTLWith 25% margin                         | Fixed | 9.05 | 2.20 | 11.25 | Fixed |
|   | TTLWith 35% margin                         | Fixed | 9.05 | 1.95 | 11.00 | Fixed |
|   | TTL with 50% margin                        | Fixed | 9.05 | 1.55 | 10.60 | Fixed |

### C. TERM LOANS (Investment loans)

| S.No                           | Activity                  | Less than 5 years- | Repayment       |                   |                 | Reset  |
|--------------------------------|---------------------------|--------------------|-----------------|-------------------|-----------------|--------|
|                                |                           |                    | Floating /fixed | More than 5 years | Floating /fixed |        |
| Effective Interest Rates % p.a |                           |                    |                 |                   |                 |        |
| 1                              | Plantation & Horticulture | 9.05+3.20 =12.25   | Fixed           | 9.05+3.05 =12.10  | floating        | 1 year |
| 2                              | Dairy *                   | 9.05+3.20 =12.25   | Fixed           | 9.05+3.05 =12.10  | floating        | 1 year |
| 3                              | Poultry *                 | 9.05+3.20 =12.25   | Fixed           | 9.05+3.05 =12.10  | floating        | 1 year |
| 4                              | Irrigation *              | 9.05+3.20 =12.25   | Fixed           | 9.05+3.05 =12.10  | floating        | 1 year |
| 5                              | Storage & marketing       | 9.05+3.20 =12.25   | Fixed           | 9.05+3.05 =12.10  | floating        | 1 year |
| 6                              | Self Help Groups ( SHGs)  | 9.05+3.20 =12.25   | Fixed           | 9.05+3.05 =12.10  | floating        | 1 year |
| 7                              | Land Development          | 9.05+3.20 =12.25   | Fixed           | 9.05+3.05 =12.10  | floating        | 1 year |
| 8                              | Others                    | 9.05+3.20 =12.25   | Fixed           | 9.05+3.05 =12.10  | floating        | 1      |

|  |  |  |  |  |  |      |
|--|--|--|--|--|--|------|
|  |  |  |  |  |  | year |
|--|--|--|--|--|--|------|

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

## 2. RATED BORROWERS WITH AGGREGATE CREDIT LIMITS BETWEEN RS 25 LACS & UPTO RS 100 CRORES

| S.No | Facility  | Fixed / floating | Linked referral rate (ie. MCLR maturity) | Spread | Effective interest rate | Reset frequency in case of floating |
|------|---|------------------|--|--------|-------------------------|-------------------------------------|
| 1    | <b>Working capital loans</b>                    |                  |  |        |                         |                                     |
|      | SB1 &SB2  | Floating         | 9.05                                     | 2.00   | 11.05                   | 1 year                              |
|      | SB3 to SB5                                      | Floating         | 9.05                                     | 2.25   | 11.30                   | 1 year                              |
|      | SB6 &SB7  | Floating         | 9.05                                     | 2.50   | 11.55                   | 1 year                              |
|      | SB8 and above                                   | Floating         | 9.05                                     | 3.00   | 12.05                   | 1 year                              |
| 2    | <b>Term loans (repayment less than 5 years)</b> |                  |  |        |                         |                                     |
|      | SB1 &SB2  | Fixed            | 9.05                                     | 2.45   | 11.50                   | Fixed                               |
|      | SB3 to SB5                                      | Fixed            | 9.05                                     | 2.95   | 12.00                   | Fixed                               |
|      | SB6 &SB7  | Fixed            | 9.05                                     | 3.20   | 12.25                   | Fixed                               |
|      | SB8 and above                                   | Fixed            | 9.05                                     | 3.45   | 12.50                   | Fixed                               |
| 3    | <b>Term loans (repayment more than 5 years)</b> |                  |  |        |                         |                                     |
|      | SB1 &SB2  | Floating         | 9.05                                     | 2.00   | 11.05                   | 1 year                              |
|      | SB3 to SB5                                      | Floating         | 9.05                                     | 2.25   | 11.30                   | 1 year                              |
|      | SB6 &SB7  | Floating         | 9.05                                     | 2.50   | 11.55                   | 1 year                              |
|      | SB8 and above                                   | Floating         | 9.05                                     | 3.00   | 12.05                   | 1 year                              |

(Source: e-Circular 349/2011-12 dated 23.07.2011, e-Circular -1097/2012-13 dated 07.02.2013, e-Circular 53/2015-16 dated 09.04.2015 and e-Circular 274/2015-16 dated 04.06.2015, e-circular 809/2015 – 16 dated 29.09.2015, e-circular 2/2016-17 dated 01.04.2016, e-Circular 136/2016-17 dated 29.04.2016, e-Circular 278/2016-17 dated 27.05.2016, e-Circular 443/2016-17 dated 30.06.2016 e-Circular 567/2016-17 dated 30.07.2016, -Circular 720/2016-17 dated 31.08.2016 Circular 840/2016-17 dated 29.09.2016)