

RATE OF INTEREST FOR AGRICULTURE LOANS

Sl. No.	Loan Amount	Applicable Rate of Interest																
A.	Up to Rs.3.00 lacs	MCLR+1.40 %																
B.	>3 lacs up to 1 Cr	MCLR+2.30 %																
C.	>1 Cr to 2 Cr as per scoring	<p>MCLR + 2.30 % to 3.50 %</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">scoring</th> <th style="text-align: center;">Spread over MCLR</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Lower</td> <td style="text-align: center;">2.20</td> </tr> <tr> <td style="text-align: center;">Middle</td> <td style="text-align: center;">2.35</td> </tr> <tr> <td style="text-align: center;">Higher</td> <td style="text-align: center;">2.80</td> </tr> <tr> <td style="text-align: center;">Highest</td> <td style="text-align: center;">3.50</td> </tr> </tbody> </table>	scoring	Spread over MCLR	Lower	2.20	Middle	2.35	Higher	2.80	Highest	3.50						
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D.	>2 Cr to 25 Cr & and all externally unrated accounts* (*An additional interest of 0.25% in respect of externally unrated exposures above Rs.25.00 Cr to Rs.100.00 Crores and 0.50% for externally unrated exposures above Rs.100.00 Crores to be charged, subject to maximum spread of 7%, till such time external rating is obtained by the entity)	<p>MCLR + 2.40 % to 3.75 %</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Internal Rating</th> <th style="text-align: center;">Spread over MCLR</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">LR</td> <td style="text-align: center;">2.20</td> </tr> <tr> <td style="text-align: center;">NR</td> <td style="text-align: center;">2.55</td> </tr> <tr> <td style="text-align: center;">MR</td> <td style="text-align: center;">2.95</td> </tr> <tr> <td style="text-align: center;">HR</td> <td style="text-align: center;">3.75</td> </tr> </tbody> </table>	Internal Rating	Spread over MCLR	LR	2.20	NR	2.55	MR	2.95	HR	3.75						
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E.	>25 Cr (Externally rated borrowers)	<p>MCLR + 1.40 % to 4.50 %</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Rating Grade</th> <th style="text-align: center;">Spread over MCLR</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">AAA or Equivalent</td> <td style="text-align: center;">1.20</td> </tr> <tr> <td style="text-align: center;">AA or Equivalent</td> <td style="text-align: center;">1.30</td> </tr> <tr> <td style="text-align: center;">A or Equivalent</td> <td style="text-align: center;">1.65</td> </tr> <tr> <td style="text-align: center;">BBB or Equivalent</td> <td style="text-align: center;">2.60</td> </tr> <tr> <td style="text-align: center;">BB or Equivalent</td> <td style="text-align: center;">3.35</td> </tr> <tr> <td style="text-align: center;">B or Equivalent</td> <td style="text-align: center;">3.50</td> </tr> <tr> <td style="text-align: center;">C & D or Equivalent</td> <td style="text-align: center;">4.50</td> </tr> </tbody> </table>	Rating Grade	Spread over MCLR	AAA or Equivalent	1.20	AA or Equivalent	1.30	A or Equivalent	1.65	BBB or Equivalent	2.60	BB or Equivalent	3.35	B or Equivalent	3.50	C & D or Equivalent	4.50
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For loans repayable more than 1 year up to 5 years and more than 5 years, the liquidity premium to be loaded to the card rate additionally, as given below;

Repayable > 1 year up to 5 years	0.40%
Repayable > 5 years	0.80%