

Interest rate range for Agri loans

a) Loans upto Rs.25 lakh to Small & Marginal Farmers other than KCC/Gold Loan/WHR

Loan type	Minimum	Maximum	Average	Remarks
Working capital/Short term loan.	BBR	--	BBR	
Term loan	BBR+0.50%	--	BBR+0.50%	

b) Loans above Rs.25 lakh & upto Rs.3 crore to Small & Marginal Farmers other than KCC/Gold Loan/WHR

Loan type	Minimum	Maximum	Average	Remarks
Working capital/Short term loan.	BBR+0.50%	BBR+0.75%	BBR+0.63%	Applicable rate is subject to rating.
Term loan	BBR+1.0%	BBR+1.25%	BBR+1.3%	-Do-

c) Loans upto Rs.3 crore to other than KCC/Gold Loan/WHR

Loan type	Minimum	Maximum	Average	Remarks
Working capital/Short term loan.	BBR+1.5%	BBR+2.0%	BBR+1.75%	Applicable rate is subject to rating.
Term loan	BBR+2.0%	BBR+2.25%	BBR+2.13%	-Do-

d) Loans under KCC

Loan type	Minimum	Maximum	Average	Remarks
Upton Rs.3 lakh	7% p.a.	--	7% p.a.	Covered under interest subvention scheme
Above Rs.3 lakh –SFMF	BBR	--	BBR	Applicable interest rate at the discretion of sanctioning authority
Above Rs.3 lakh – other than SFMF	BBR+1.25%	--	--	- Do -

e) Loans under Gold loan scheme

Loan type	Minimum	Maximum	Average	Remarks
Crop loan upto Rs.3 lakh	7% p.a.	--	7% p.a.	Covered under interest subvention scheme
Above Rs.1 lakh to Rs.15 lakh–SFMF	BBR	--	--	Applicable interest rate at the discretion of sanctioning authority
Under PSL				- Do -
- Upto Rs.1 lakh (other than Agri) under PSL	BBR	--	--	
- Above Rs.1 lakh upto Rs.3 lakh	BBR+0.50%			
- Above Rs. 3 lakh to Rs.15 lakh	BBR+1%			

Non PSL - Upto Rs.15 lakh	BBR+2.5%	--	--	- Do -
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a) Loans under Warehouse Receipt (WHR)

Loan type	Minimum	Maximum	Average	Remarks
Upto Rs.3 lakh (for KCC customer)	7% p.a.	--	7% p.a.	Covered under interest subvention scheme
Upto Rs.20 lakh –SFMF	BBR	--	BBR	Applicable interest rate at the discretion of sanctioning authority
Upto Rs.5 crore for Micro Enterprises	BBR+0.5%	--	--	- Do -
Other PSL cases - upto Rs.2 crore - Above Rs. 2 crore to Rs.15 crore - Above Rs.15 crore	BBR+0.75% BBR+1.0% BBR+2.0%			- Do -

N.B -The current BBR of the bank is 9.75% p.a. A term premium may be applied over and above the applicable interest rate in case of term loans above Rs.5 lakh.