



Interest revision for all loans with Reset Clauses / New Cases (with effect from 21.02.2017):

PLR (Prime Lending Rate) : 12.95%

I. MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) CATEGORY:

Existing rate (in %)		Category	Interest Rate Structure	Proposed Rate (in %)
GENERAL SCHEME:				
13.50	A.	Loans upto Rs.2.00 lakhs (including Transport loans)	PLR	12.95
	B.	Loans above Rs.2.00 lakhs		
13.50		a) Existing assisted clients (including Transport) continuously in standard category for 3 years at the time of sanction, OTL etc.	PLR	12.95
		b) Units with External Credit Rating - Highest Rating		
13.75		c) Existing non- assisted units with good track record for three completed years at the time of sanction	PLR + 0.25%	13.20
		d) Units with External Credit Rating - High Rating		
14.25		e) New MSME & Transport Sector including NEEDS	PLR + 0.75%	13.70
		f) Units with External Credit Rating – other than highest and high Credit Ratings		
OTHER CATEGORIES / SCHEMES:				
14.50	a.	Micro, Small, Enterprises Funding (MSEF) Scheme	PLR + 1.00%	13.95
		Drawee Bill Scheme		
		Clean Term Loan scheme		
14.75	b.	Entrepreneur Development Scheme (EDS)	PLR + 1.25%	14.20
		Grow an Entrepreneur Scheme (GES)		



Existing rate (in %)		Category	Interest Rate Structure	Proposed Rate (in %)
15.00	c.	Term Loan to service sector viz., Shopping Complex, Community Hall, Kalyana Mandapam etc.	PLR + 1.50%	14.45
		Bill Finance Scheme		
		Term Loan for replacement of high cost loan		
		Corporate Loan Scheme		
		Contractors Credit Scheme		
		Loans to Hospitals, Doctors and Nursing Home, purchase of land and construction of building (Old cases other than My Doctor, Doctor Plus Schemes)		
13.75 13.50	d.	<u>My Doctor, Doctor Plus</u> a. New Clients b. Existing Clients	PLR + 0.25% PLR	13.20 12.95
13.75 13.50	e.	<u>WIND MILLS / SOLAR PROJECTS</u> a. New Clients b. Prompt /Standard for the last 3 years.	PLR + 0.25% PLR	13.20 12.95
14.25	f.	Working Capital Term Loan & Single Window Scheme	PLR + 0.75%	13.70
14.00	g.	For purchase of medical equipments (Old cases other than My Doctor, Doctor Plus Schemes)	PLR + 0.50%	13.45

II. NON-MSME CATEGORY:

Existing rate (in %)		Category	Interest Rate Structure	Proposed Rate (in %)
13.75	1.	Existing Clients in Standard category continuously for 3 years at the time of sanction	PLR + 0.25%	13.20
13.75	2.	Existing non-assisted units with good track record for 3 completed years.	PLR + 0.25%	13.20
14.50	3.	New Non-MSME Term Loan	PLR + 1.00%	13.95

Note: In respect of JICA Line of Credit, existing rates of interest will continue.