

ROI for Agri credit

1.1 Kisan Credit Card (KCC):

(a) KCC under Interest Subvention benefit:

Credit limit	Card Rate
Up to ₹ 3 lakh (including crop loan + working capital loan to Animal Husbandry and Fisheries with maximum limit upto ₹ 2 lakh)	7% (As per RBI guidelines /Govt. guidelines on interest Subvention Scheme)

**KCC availed at Rural and Semi urban Branches of the Bank shall only be eligible for interest subvention benefits.*

(b) KCC without Interest Subvention:

Credit limit	Card Rate
Up to ₹ 25 lakh - SFMF	MCLR (Y) + 1.25%
Up to ₹ 25 lakh - Non- SFMF	

Note: - (i) Non-Subvention rate of interest will applied in all expired KCC accounts.

(ii) Interest subvention will be calculated on the loan amount from the date of disbursement/drawal up to the date of actual repayment of the loan by the farmer or up to the due date of the loan fixed by the bank, whichever is earlier, subject to a maximum period of one year.

2.1(i) For Loans other than KCC upto Rs. 25 lakh qualifying as Agricultural advances (common for WC/STLs/TLs)

Particulars	Card Rate
For SFMF	MCLR (Y) + 1.00%
For Non-SFMF - above 70 % score	
For Non-SFMF - below 70% score	MCLR (Y) + 2.00%
For Non-individuals (other than NCF)	

(ii) Card Rate for Agri Loans above Rs. 25 lakh and upto Rs. 2 crore (common for WC/STLs/TLs)

3 Months / 6 Months / 1 Year	
Scoring Slab (%)	Card rate
95 & above	MCLR + 140 bps
80 to 94.99	MCLR + 230 bps
70 to 79.99	MCLR + 315 bps
55 to 69.99	MCLR + 405 bps
Less than 55	MCLR + 515 bps

(iii) Card Rate for Agri Loans above Rs. 2 crore (common for WC/STLs/TLs)

3 Months / 6 Months / 1 Year	
External / Internal Rating (Product Scoring %)	Card rate
AAA (95 & above)	MCLR + 10 bps
AA (80 to 94.99)	MCLR + 15 bps
A (70 to 79.99)	MCLR + 30 bps
BBB /Unrated (55 to 69.99)	MCLR + 180 bps
Below BBB (Less than 55)	MCLR + 370 bps

2.2 (i) Loans to Food & Agro Processing Units with classification under PSL-Agriculture

Card rate for Food & Agro Processing up to Rs. 2 crore – Not covered under CGTMSE

Scoring	
Rating Slab / Scoring	Card Rate
AAA (Score 95 & above)	Repo +280 bps
AA (Score 80 to 94.99)	Repo + 405 bps
A (Score 70 to 79.99)	Repo + 460 bps
BBB / Unrated (Score 55 to 69.99)	Repo + 620 bps
Below BBB (Score Less than 55)	Repo+ 820 bps

(ii) Card rate for Food & Agro Processing above Rs. 2 crore – Not covered under CGTMSE

Scoring	
Rating Slab / Scoring	Card Rate
AAA (Score 95 & above)	Repo+280 bps
AA (Score 80 to 94.99)	Repo+285 bps
A (Score 70 to 79.99)	Repo+290 bps
BBB / Unrated (Score 55 to 69.99)	Repo+410 bps
Below BBB (Score Less than 55)	Repo+595 bps

(iii) Card rate for Food & Agro Processing units – Covered under CGTMSE

Scoring	
Existing Rating Slab / Scoring	Card Rate
AAA (Score 95 & above)	Repo+280 bps
AA (Score 80 to 94.99)	Repo+355 bps
A (Score 70 to 79.99)	Repo+400 bps
BBB/ Unrated (Score 55 to 69.99)	Repo+535 bps
Below BBB (Score Less than 55)	Repo +725 bps

3. Card Rate for Loans under Agri Infrastructure Fund

Credit limit	Interest Rate
Up to Rs. 2 crore	MCLR (H) + 1.00% (9.80%) or 9% whichever is lower
Above Rs. 2 crore	MCLR (Y) + 1.00%

4. Card Rate for Ware House Receipts Loans

(i) Finance to SFMF having KCC limit with IDBI Bank, against NWR/ e-NWR Issued by WDRA accredited warehouses:

Credit Limit	ROI
Up to Rs. 3 lakh	7%* (As per RBI guidelines)

* Benefit under Interest Subvention Scheme to farmers having Kisan Credit Card for further period up to six months post- harvest against negotiable warehouse receipts subject to RBI/GoI guidelines.

(ii) Finance against Warehouse Receipts (WHR) to Individual Farmers:

Credit Limit	Card rate
(i) Upto Rs. 75 lakh against NWR/ e-NWRs	(i) Against e-NWR: MCLR (Y)
(ii) Upto Rs.50 lakh against WHR other than NWRs/e-NWRs	(ii) Others: MCLR (Y) + 0.10%

(ii) NSRA-Agri WHR loans other than the point (i) and (ii) above:

Rating	Card Rate (*)
A / equivalent to Score above 80% upto 94.99%	RLLR + 0.10%
BBB / equivalent to Score of 60% upto 79.99%	RLLR + 0.20%
BB / equivalent to Score of above 55% upto 59.99%	RLLR + 0.80%
(Assistance to be against eNWR only)	

(*) Collateral Management Charges shall be recovered separately if applicable at actual

(iii) Finance against Warehouse Receipts (WHR) Loans - Micro, Small and Medium Enterprises (MSMEs) including Traders:

Rating	Card Rate (*)
AA and above / equivalent to Score 95% and above	RLLR + 0.10%
A / equivalent to Score above 80% upto 94.99%	RLLR + 0.20%
BBB / equivalent to Score of 60% upto 79.99%	RLLR + 0.30%
BB / equivalent to Score of above 55% upto 59.99%	RLLR + 0.90%
(Assistance to be against e-NWR only)	

() Collateral Management Charges shall be recovered separately, if applicable, at actuals.*

5. Interest Rates on Micro Loans

Particulars	Min Interest Rate	
Through Branch Channel (For government sponsored schemes only)	MCLR (Y) + 1.75%	
Through Corporate BC Channel	8.75% to 14 % + BC commission Presently, Minimum : 13.75 % (including BC commission) Maximum : 25 % (including BC commission)	
Micro loan under NRLM scheme	For loans up to Rs.3.00 lakh	7.00% p.a.
	For loans above Rs.3.00 lakh and up to Rs.5.00 lakh	MCLR (Y) or 10% p.a. whichever is lower
	For loans above Rs.5.00 lakh	MCLR (Y) +1.75% p.a.