



Interest Rates - Loans and Advances

Prime Lending Rate (PLR) - 9.95%

ASSET CREATION

Scheme	Purpose	Customer Segment	Sub-category / Eligibility	Interest Rate
General Scheme	Land, Building, Machinery	Existing Customer	Standard Asset for preceding 36 months	PLR (9.95%)
		Existing Non-Customer	Highest External Credit Rating	PLR (9.95%)
			Others	PLR + 0.25% (10.20%)
		New Entrepreneur	General Scheme	PLR + 0.25% (10.20%)
Machinery Finance Scheme	Machinery	Existing Customer	Category A & B	PLR (9.95%)
		Existing Non-Customer	Category A	PLR (9.95%)
			Category B	PLR + 0.25% (10.20%)
			Category B - Second-hand Machinery	PLR + 0.25% (10.20%)
Open Term Loan (OTL)	Building, Machinery	Existing Customer	-	PLR (9.95%)
Industrial Infrastructure Initiative (III)	Land purchase in TIDCO, SIDCO & SIPCOT Estates	All Eligible	-	PLR + 1.00% (10.95%)



Interest Rates - Loans and Advances

GOVERNMENT SCHEMES

Scheme	Purpose	Customer Segment	Sub-category / Eligibility	Interest Rate
NEEDS Scheme	Land, Building and/or Machinery	New Entrepreneur	-	PLR + 0.25% (10.20%)
Annal Ambedkar Business Champion Scheme (AABCS)	Land, Building, Machinery	All Eligible	SC/ST Entrepreneurs	PLR + 0.25% (10.20%)

WORKING CAPITAL & BUSINESS EXPANSION

Scheme	Purpose	Customer Segment	Sub-category / Eligibility	Interest Rate
Flexi WCRLC Scheme	Working Capital	Existing Non-Customer	-	PLR + 0.50% (10.45%)
Privileged Customer Scheme (PCS)	Any Capital or Working capital Expenditure	Existing Customer	Standard Asset for preceding 36 months	PLR (9.95%)
Corporate Loan Scheme	Any Capital or Working capital Expenditure	All Eligible	Existence for 3 Financial Years	PLR (9.95%)
Bill Finance Scheme	Bill Discounting	All Eligible	-	Fixed 10.95%



Interest Rates - Loans and Advances

SECTOR SPECIFIC

Scheme	Purpose	Customer Segment	Sub-category / Eligibility	Interest Rate
Health Care Scheme	Land, Building, Equipment, Ambulance	Eligible units	Category A & B	PLR (9.95%)
Service Sector Scheme	Hotels, Godowns, Commercial Complexes, Convention Centres, etc.	Eligible units	-	PLR + 0.50% (10.45%)
Kalaingar Green Energy Scheme	Solar, Wind, EV Projects	All Eligible	MSME (up to 2 MW)	Fixed 9.00%
			Others	PLR + 0.25% (10.20%)
Transport Loan	Vehicle Finance	All Eligible	-	PLR + 0.25% (10.20%)

SPECIAL SITUATIONS

Scheme	Purpose	Customer Segment	Sub-category / Eligibility	Interest Rate
Takeover Scheme	Takeover of loans	All Eligible	-	PLR + 1.00% (10.95%)
Startup Scheme	Capital Expenditure	New Entrepreneur	Proto Loan / Propel Loan	PLR + 1.00% (10.95%)
NBFC - Fintech / Micro Finance / ICC	Business Finance	Eligible units	A Rated	PLR (9.95%)
			BBB+ Rated	PLR + 0.50% (10.45%)
			BBB- Rated	PLR + 1.00% (10.95%)
Loans ₹10 Crores & Above	Land, Building, Machinery	All Eligible	Excluding NBFC, III & Bill Finance	PLR (9.95%)