

**Interest revision for all loans with Reset Clauses / New Cases
(With effect from 01.06.2025)**

PLR (Prime Lending Rate) : 10.95%

Existing rate (in %)		Category	Interest Rate Structure	Proposed Rate (in %)
GENERAL SCHEME :				
11.50	A	Loans upto Rs.2.00 lakhs (including Transport loans)	PLR	10.95
	B	Loans above Rs.2.00 lakhs		
11.50		a) Existing assisted clients (including Transport) continuously in standard category for 36 installments (Principal or interest) Applicable for General Scheme & Machinery Finance Scheme – B Category	PLR	10.95
		b) Units with External Credit Rating - Highest Rating		
11.75		c) Existing non- assisted units with good track record for three completed years at the time of sanction	PLR + 0.25%	11.20
		d) Units with External Credit Rating - High Rating		
11.75		e) New Units & Transport Sector (Others) including NEEDS	PLR + 0.25%	11.20
		f) Units with External Credit Rating – other than highest and high Credit Ratings		
	C	Service Sector		
12.75		Term Loan to service sector viz. Hotel / Godown / Commercial Complex / Convention centre / Community Hall / Marriage Hall etc.	PLR + 1.25%	12.20

OTHER SCHEMES:

Existing rate (in %)		Category	Interest Rate Structure	Proposed Rate (in %)
12.50	a	<u>Startup Scheme:</u> Proto Loan & Propel Loan Scheme	PLR + 1 %	11.95
12.75	b	Takeover Scheme	PLR + 1.25%	12.20
10.95	c	Corporate Loan Scheme	-	10.95
12.00	d	Industrial Infrastructure Initiative Scheme	-	12.00
12.00	e	MFI Scheme	PLR + 0.50%	11.45
11.50	f	Assistance for Fintech Companies	PLR	10.95
11.75	g	<u>Flexi WCTL Scheme:</u> TL	PLR + 0.25%	11.20
12.00		WCTL	PLR + 0.50%	11.45
11.50	h	Health care Scheme – Category A & B	PLR	10.95
11.50	i	<u>Machinery Finance Scheme:</u> Category – A	PLR	10.95
11.75		Category – B	PLR + 0.25%	11.20
11.75		Second hand Machine	PLR + 0.25%	11.20
11.50	j	Privileged Customer Scheme	PLR	10.95
11.50	k	Open Term Loan	PLR	10.95
11.75	l	Annal Ambedkar Business Champion Scheme	PLR + 0.25%	11.20
9.50	m	<u>Kalaingar's Green Energy Scheme</u> i) For MSMEs upto 2MW per unit	-	9.50
11.75		ii) Others	PLR + 0.25%	11.20
10.95	n	Bill Finance Scheme	-	10.95

- a) Interest is payable on monthly rest.
- b) Other dues will carry an interest rate that is applicable to that of Term Loan.
- c) Subsidy Bridge Loan and Term Loan against Credit Linked Capital subsidy will carry an interest rate that is applicable to Term Loan.
- d) In the event of default penal interest of 2.50% p.a. will be charged for the defaulted amount for the defaulted period.
- e) Penal interest charged beyond 240/300 days under Bill Finance Scheme (TANGEDCO/TWAD) for the defaulted amount for the defaulted period will be as given below.
Above 240/300 days - 2.50% p.a.
- f) The Rate of Interest of 10.95% p.a. for higher quantum of Term loan i.e. Rs. 10 Crores and above shall remain unchanged (except MFI, Fintech, BFS and III Schemes)

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