

Interest revision for all loans with Reset Clauses / New Cases (with effect from 01.07.2023)

PLR (Prime Lending Rate): 11.50%

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

Existing rate (in %)	Category	Interest Rate Structure Revised	Proposed Rate (in %)
GENERAL SCHEME :			
11.95	A. Loans upto Rs.2.00 lakhs (including Transport loans)	PLR	11.50
	B. Loans above Rs.2.00 lakhs		
11.95	a) Existing assisted clients (including Transport) continuously in standard category for 3 years at the time of sanction, OTL etc.	PLR	11.50
	b) Units with External Credit Rating - Highest Rating		
12.20	c) Existing non- assisted units with good track record for three completed years at the time of sanction	PLR + 0.25%	11.75
	d) Units with External Credit Rating - High Rating		
12.20	e) New MSME & Transport Sector including NEEDS	PLR + 0.25%	11.75
	f) Units with External Credit Rating - other than highest and high Credit Ratings		
OTHER CATEGORIES / SCHEMES:			
12.20	a. Micro, Small, Enterprises Funding (MSEF) Scheme	PLR + 0.25%	11.75
12.95	Drawee Bill Scheme	PLR + 1.00%	12.50
	Clean Term Loan scheme		
13.20	b. Entrepreneur Development Scheme (EDS)	PLR + 1.25%	12.75
	Grow an Entrepreneur Scheme (GES)		
12.95	Proto Loan & Propel Loan Scheme	PLR + 1 %	12.50

Existing rate (in %)	Category	Interest Rate Structure Revised	Proposed Rate (in %)
13.20	Term Loan to service sector viz., Shopping Complex, Community Hall, Kalyana Mandapam etc.	PLR + 1.25%	12.75
	Takeover Loans		
	c. Corporate Loan Scheme	10.95%	10.95
11.95	d. <u>My Doctor, Doctor Plus</u> a. New Clients	PLR	11.50
	b. Existing Clients		
12.20 11.95	e. <u>WIND MILLS / SOLAR PROJECTS</u> a. New Clients	PLR + 0.25% PLR	11.75 11.50
	b. Prompt /Standard for the last 3 Years.		
12.45	f. Working Capital Term Loan & Single Window Scheme - WCTL	PLR + 0.50%	12.00
12.45	g. For purchase of medical equipments (Old cases other than My Doctor, Doctor Plus Schemes)	PLR + 0.50%	12.00
12.00	h. Industrial Infrastructure Initiative Scheme (Circular Dated 25.02.2021)	12.00%	12.00
10.95 11.45 11.95 12.95 13.45	i. <u>NBFC MFI Scheme</u> AAA	PLR-1.00%	10.50
	AA	PLR-0.50%	11.00
	A	PLR	11.50
	BBB+	PLR+1.00%	12.50
	BBB	PLR+1.50%	13.00
12.45	j. UYEGP (Circular Dated 24.09.2021)	PLR+0.50%	12.00
12.20	k. Hotel Scheme	PLR + 0.25%	11.75
12.00	l. OXY PLUS (Circular Dated 21.05.2021)	PLR+0.05%	11.55
11.95	m. CORUS (Circular Dated 09.04.2020)	PLR	11.50
12.00	n. CORUS+ (Circular Dated 18.06.2020)	PLR+0.05%	11.55
10.00	o. New / Modified Corporate Loan (HO Circular dated 19.02.2021)	10.95%	10.95
11.95	p. Assistance for FINTECH Companies (Circular Dated 31.03.2021)	PLR	11.50