**The TIIC Ltd.,** **Annexure**

**Interest revision for all loans with Reset Clauses / New Cases (with effect from 01.07.2026)**

**PLR (Prime Lending Rate) : 9.95%**

| Sl.No | Category | Interest Rate Structure | Existing Rate (%) | Revised Rate (%) |
|---|---|---|---|---|
| | **GENERAL SCHEMES** | | | |
| 1 | Loans up to Rs.2.00 lakhs (including Transport Loans) | PLR | 10.95 | 9.95 |
| 2 | i) Existing assisted clients (including Transport) continuously in Standard Category for 36 instalments (Principal/Interest) – General Scheme & Machinery Finance Scheme Category B / ii) Units with External Credit Rating - Highest Rating | PLR | 10.95 | 9.95 |
| 3 | i) Existing non-assisted units with good track record for three completed years at the time of sanction/ ii) Units with External Credit Rating - High Rating | PLR + 0.25% | 11.20 | 10.20 |
| 4 | New MSME & Transport Sector (Others) including NEEDS | PLR + 0.25% | 11.20 | 10.20 |
| 5 | Health Care Scheme - Category A & B | PLR | 10.95 | 9.95 |
| 6 | Privileged Customer Scheme (PCS) | PLR | 10.95 | 9.95 |
| 7 | Open Term Loan Scheme (OTL) | PLR | 10.95 | 9.95 |
| 8 | Machinery Finance Scheme – Category A | PLR | 10.95 | 9.95 |
| 9 | Machinery Finance Scheme – Category B | PLR + 0.25% | 11.20 | 10.20 |
| 10 | Machinery Finance Scheme – Second-hand Machine | PLR + 0.25% | 11.20 | 10.20 |
| 11 | Annal Ambedkar Business Champion Scheme | PLR + 0.25% | 11.20 | 10.20 |
| 12 | Kalaignar Green Energy Scheme – MSME up to 2 MW per unit | Special Rate (Proposed) | 9.50 | 9.00 |
| 13 | Kalaignar Green Energy Scheme – Others | PLR + 0.25% | 11.20 | 10.20 |
| 14 | Flexi WCTL Scheme – TL | PLR + 0.25% | 11.20 | 10.20 |
| 15 | Flexi WCTL Scheme – WCTL | PLR + 0.50% | 11.45 | 10.45 |
| 16 | Startup Scheme – Proto Loan & Propel Loan Scheme | PLR + 1.00% | 11.95 | 10.95 |
| 17 | Takeover Scheme | PLR + 1.00% | 11.95 | 10.95 |

| | | | | |
|---|---|---|---|---|
| 18 | **NBFC - Fintech, Micro Finance & ICC Scheme:** | | | |
| i | - Upto A Rated Customer | PLR | 10.95 | 9.95 |
| ii | - BBB + Rated Customer | PLR + 0.50% | 11.45 | 10.45 |
| iii | - BBB - Rated Customer | PLR + 1% | 11.95 | 10.95 |
| 19 | **SERVICE SECTOR :** Term loans to service sector viz. hotels/godowns/commecial complex/convention centre/commnity hall/marriage hall etc | PLR + 0.50% (Proposed) | 12.20 | 10.45 |
| 20 | Industrial Infrastructure Initiative Scheme (III) | PLR + 1.00% (Proposed) | 12.00 (Special Rate) | 10.95 |
| 21 | Corporate Loan Scheme | PLR (Proposed) | 10.95 (Special Rate) | 9.95 |
| 22 | For Loans - Rs.10 Crores and above - (except NBFC/ III Scheme & BFS) | PLR (Proposed) | 10.95 | 9.95 |
| 23 | Bill Finance Scheme | Special Rate | 10.95 | 10.95 |

| **Notes:** | |
|---|---|
| i | Interest is payable on monthly rest. |
| ii | Other dues will carry an interest rate that is applicable to that of Term Loan. |
| iii | Subsidy Bridge Loan and Term Loan against Credit Linked Capital subsidy will carry an interest rate that is applicable to Term Loan. |
| iv | In the event of default penal interest of 2.50% p.a. will be charged for the defaulted amount for the defaulted period. |
| v | Penal interest charged beyond 240/300 days under Bill Finance Scheme (TANGEDCO/TWAD) for the defaulted amount for the defaulted period will be 2.50% p.a. And the Interest rate structure for BFS remains unchanged. |
| vi | The Rate of Interest for existing loans under Kalaignar Green Energy Scheme (MSME upto 2MW per unit) remains unchanged. For the proposed sanction, the special rate is revised at 9.00% |
| vii | Penal interest charged beyond 240/300 days under Bill Finance Scheme (TANGEDCO/TWAD) for the defaulted amount for the defaulted period will be 2.50% p.a. And the Interest rate structure for BFS remains unchanged. |
| viii | The Rate of Interest for existing loans under the III Scheme shall remain unchanged. For the proposed sanction, the interest rate under the III Scheme shall be linked to PLR + 1.00% p.a. |
| ix | The Rate of Interest for existing loans under the Corporate Loans shall remain unchanged. For the proposed sanction, the interest rate under Corporate loan Scheme shall be linked to PLR. |
| x | For loan - Rs.10 Crores and above, the rate of interest on existing loans is proposed to be reset with the PLR in accordance with the applicable reset clause. For the proposed sanction, the interest rate shall also be revised and linked with PLR rate (except NBFC, III Schemes & BFS) |