

इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD

e-Book

Agri Products



Indian Bank Management Academy for Growth & Excellence

इंडियन बैंक मैनेजमेंट एकेडमी फॉर ग्रोथ एंड एक्सीलेंस

E BOOK ON AGRICULTURE LOAN PRODUCTS

Agriculture is the most important sector of Indian Economy. Indian agriculture sector accounts for nearly 18 per cent of country's gross domestic product (GDP).

Agriculture and its allied sectors is the largest source of livelihood in India. About 70 percent of rural households still depend primarily on agriculture for their livelihood and 82 percent of farmers being Small and Marginal Farmers. India is the largest producer of Milk, Jute & Pulse and second-largest producer of Rice, Wheat, Sugarcane, Cotton and Groundnuts, as well as second-largest producer of Fruit and Vegetable, accounting for 10.90 % and 8.60 % of the world fruit and vegetable production respectively.

In our Bank, Agriculture sector constitutes major share under RAM sector. In order to improve the flow of credit to the Agricultural sector and to equip the field level functionary in Agriculture finance, a comprehensive e book has been prepared for ready reference covering all the products under Agriculture sector.

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| 1. Kisan Credit Card (KCC) Scheme | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Sl. | Particulars | Guidelines | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. | Target Group & Eligibility | <ul style="list-style-type: none"> ➤ All Farmers- Individuals/ Joint Borrowers who are owner cultivators ➤ Tenant Farmers, Oral Lessees and Share Croppers ➤ Self Help Groups or Joint Liability Groups of Farmers including tenant farmers, Share croppers etc. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2. | Purpose | To meet out the short term credit requirements for cultivation of Crops, Post-harvest expenses <ul style="list-style-type: none"> • Consumption requirements of Farmer Household • Working Capital for maintenance of farm assets • Investment Credit requirements for agriculture and allied activities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3. | Types of facilities | 1. Cash Credit 2. Term Loan for Investment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4. | Quantum of finance / Assessment | <p>All New KCC Sanctioned from 01.04.2020 (For Amalgamated entity)</p> <ul style="list-style-type: none"> ▪ Scale of finance for the crop (as decided by District Level Technical Committee) x Extent of area cultivated + 10% of limit towards post-harvest / household / consumption requirements + 20% of limit towards repairs and maintenance expenses of farm assets. ▪ An additional 10% of the Crop Loan Component increase in Scale of Finance for every successive year. <p>Existing KCC accounts of Allahabad Bank Sanctioned and disbursed upto 31.03.2020</p> <ul style="list-style-type: none"> ▪ In Allahabad Bank at present limit is arrived as follows. SOF+ 30% of SOF towards contingencies + 30 % of SOF towards Domestic Purpose expenses. ▪ All Existing accounts sanctioned/ disbursed by Allahabad Bank prior to 01.04.2020 will be renewed/reviewed as per prevailing guidelines of AB AKCCC till its absorption (30% amount given for domestic purpose) by increased scale of finance. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5. | Term Loan Component | The quantum of credit for term loan limit for agricultural and allied activities etc., is to be arrived based on the cost of the asset proposed to be acquired by the farmer (As per NABARD guidelines). | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6. | Fixation of due date / IRAC Norms | A: The Due date for Short duration crop is arrived at as follows. Number of Months from the date of first disbursement <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th rowspan="2">Particulars</th> <th colspan="2">Mono Crop</th> <th colspan="2">Inter/ Mixed Crop</th> <th colspan="2">Multiple Crop</th> </tr> <tr> <th>Short Duration crop upto 6 Months</th> <th>Short Duration crop above 6 Months</th> <th>Short Duration crop upto 6 Months</th> <th>Short Duration crop above 6 Months</th> <th>Short Duration crop upto 6 Months</th> <th>Short Duration crop above 6 Months</th> </tr> </thead> <tbody> <tr> <td>Due date (HP+MP)</td> <td>6+3</td> <td>12+3</td> <td>6+3</td> <td>12+3</td> <td>6+3</td> <td>12+3</td> </tr> <tr> <td>Additional Crop Period</td> <td>+24</td> <td>+24</td> <td>+24</td> <td>+24</td> <td>+24</td> <td>+24</td> </tr> <tr> <td>NPA Date</td> <td>33</td> <td>39</td> <td>33</td> <td>39</td> <td>33</td> <td>39</td> </tr> </tbody> </table> <p>HP: Harvesting Period MP: Marketing Period (Maximum 3 Months)</p> B: The due date for long duration crop i.e. having harvesting period above 12 months is arrived at based on specific crop. | | | | | Particulars | Mono Crop | | Inter/ Mixed Crop | | Multiple Crop | | Short Duration crop upto 6 Months | Short Duration crop above 6 Months | Short Duration crop upto 6 Months | Short Duration crop above 6 Months | Short Duration crop upto 6 Months | Short Duration crop above 6 Months | Due date (HP+MP) | 6+3 | 12+3 | 6+3 | 12+3 | 6+3 | 12+3 | Additional Crop Period | +24 | +24 | +24 | +24 | +24 | +24 | NPA Date | 33 | 39 | 33 | 39 | 33 | 39 |
| Particulars | Mono Crop | | Inter/ Mixed Crop | | Multiple Crop | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Short Duration crop upto 6 Months | Short Duration crop above 6 Months | Short Duration crop upto 6 Months | Short Duration crop above 6 Months | Short Duration crop upto 6 Months | Short Duration crop above 6 Months | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Due date (HP+MP) | 6+3 | 12+3 | 6+3 | 12+3 | 6+3 | 12+3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Additional Crop Period | +24 | +24 | +24 | +24 | +24 | +24 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NPA Date | 33 | 39 | 33 | 39 | 33 | 39 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7. | Cultivation in leased land | Oral Lease: Maximum up to Rs. 50,000/- (Land up to 2.5 Acres only will be considered). | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| 1.Kisan Credit Card (KCC) Scheme contd. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--------------------------------|--|-------------------|--------------|----------|-----------------------|-----------------|--------|--|--|----------|--------------|-------------------|--------------|--------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|--------|-----------------------------------|-------|-------|-------|-------|--------|
| Sl. | Particulars | Guidelines | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Where Registered Lease Agreement / Guarantee from Land owner is available: Without collateral security Upto Rs. 1.60 Lakh. With collateral security – No maximum ceiling. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8. | Margin | For crop loans: <ul style="list-style-type: none"> Margin is NIL, since in-built while fixing the Scales of Finance For term loan component <ul style="list-style-type: none"> For limits upto Rs160000/-: NIL For limits above Rs160000/- : 15% to 25%. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9. | Repayment Period | <ul style="list-style-type: none"> ➤ For Cash Credit component, harvesting + marketing period for the crops grown (As detailed in Sl. No. 7 above). ➤ The term loan component will be repayable depending on the type of activity /Investment as per the existing guidelines applicable for investment credit. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10. | Processing fee & Other charges | <ul style="list-style-type: none"> For arriving the processing fee, combined overall limit under KCC crop loan, KCC Animal Husbandry and KCC Fisheries should be reckoned. For Limits Upto Rs. 3 Lakh : NIL Above Rs. 3 Lakh upto Rs.10 Lakh : 0.30% of loan amount Above Rs. 10 Lakh Upto Rs. 1 Crore : 0.25% of loan amount Above Rs. 1 Crore : 0.20% of loan amount The above Processing Charge is exclusive of GST. (GST 18% as on date). All other charges: As per circular on service charges related to Agri advances issued from time to time. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11. | Rate of Interest | 1. Upto Rs 3.00 lacs: 7% (Wherever Interest Subvention is available) 2. Upto Rs 3.00 lacs: 1 Yr MCLR + 2.50% 3. Above Rs.3.00 lacs & upto Rs.10.00 lacs: 1 Yr MCLR + 2.75% 4. Above 10.00 Lacs below Rs. 100.00 lacs: 1 Yr MCLR + 3.00% Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below <table border="1" data-bbox="470 1265 1508 1713"> <thead> <tr> <th rowspan="2">Combined Rating Grade</th> <th rowspan="2">MCLR (One Year)</th> <th colspan="3">Spread</th> <th rowspan="2">Interest</th> </tr> <tr> <th>Risk Premium</th> <th>Business Strategy</th> <th>Total Spread</th> </tr> </thead> <tbody> <tr> <td>IB AAA</td> <td>7.35%</td> <td>0.90%</td> <td>0.85%</td> <td>1.75%</td> <td>9.10%</td> </tr> <tr> <td>IB AA+</td> <td>7.35%</td> <td>1.00%</td> <td>1.00%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB AA</td> <td>7.35%</td> <td>1.00%</td> <td>1.00%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB A</td> <td>7.35%</td> <td>1.30%</td> <td>1.20%</td> <td>2.50%</td> <td>9.85%</td> </tr> <tr> <td>IB BBB</td> <td>7.35%</td> <td>1.60%</td> <td>1.40%</td> <td>3.00%</td> <td>10.35%</td> </tr> <tr> <td>IB BB</td> <td>7.35%</td> <td>2.20%</td> <td>1.80%</td> <td>4.00%</td> <td>11.35%</td> </tr> <tr> <td>IB B and below & Unrated Accounts</td> <td>7.35%</td> <td>2.50%</td> <td>2.00%</td> <td>4.50%</td> <td>11.85%</td> </tr> </tbody> </table> | | | | Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | Risk Premium | Business Strategy | Total Spread | IB AAA | 7.35% | 0.90% | 0.85% | 1.75% | 9.10% | IB AA+ | 7.35% | 1.00% | 1.00% | 2.00% | 9.35% | IB AA | 7.35% | 1.00% | 1.00% | 2.00% | 9.35% | IB A | 7.35% | 1.30% | 1.20% | 2.50% | 9.85% | IB BBB | 7.35% | 1.60% | 1.40% | 3.00% | 10.35% | IB BB | 7.35% | 2.20% | 1.80% | 4.00% | 11.35% | IB B and below & Unrated Accounts | 7.35% | 2.50% | 2.00% | 4.50% | 11.85% |
| Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Risk Premium | Business Strategy | Total Spread | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AAA | 7.35% | 0.90% | 0.85% | 1.75% | 9.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA+ | 7.35% | 1.00% | 1.00% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA | 7.35% | 1.00% | 1.00% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB A | 7.35% | 1.30% | 1.20% | 2.50% | 9.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BBB | 7.35% | 1.60% | 1.40% | 3.00% | 10.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BB | 7.35% | 2.20% | 1.80% | 4.00% | 11.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB B and below & Unrated Accounts | 7.35% | 2.50% | 2.00% | 4.50% | 11.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12. | Security Norms | Security will be applicable as per RBI guidelines prescribed from time to time. Presently, <ol style="list-style-type: none"> Upto Rs.1.60 Lakh: NIL (Hypothecation of crops only), No collateral. For limits above Rs.1.60Lakhs : Hypothecation of crops + Pledge of Jewels or Deposit receipts / LIC/ NSC assignments/ or Collateral security by way of MOD / Charge creation. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13. | Documentation | <ul style="list-style-type: none"> Application – Form I, Form II (1) Single / Joint Demand Promissory Note – D1 Letter of Continuity – D3 Disposal of proceeds letter - D-7 Agreement for hypothecation - Agricultural loans (Direct/Allied Activities) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| 1.Kisan Credit Card (KCC) Scheme contd. | | |
|--|------------------------|---|
| Sl. | Particulars | Guidelines |
| | | <ul style="list-style-type: none"> - D-68 • Agreement of Guarantee - D-57 • Equitable Mortgage - D-32/ D-33/D-34/D-34A or Registered Mortgage - D-67 • For renewal of KCC short term limit, application Form II (2) |
| 14. | Revamped PMFBY | <ul style="list-style-type: none"> • Voluntary for Both Loanee and Non Loanee farmers from Kharif 2020. • The existing loanee farmers will have a provision to opt- out of the scheme by submitting a simple declaration anytime during the year but at least 7 days prior to cut off date for enrolment for the respective season. • Branches to maintain proper records of farmer declaration. |
| 15. | Product Codes | <ol style="list-style-type: none"> 1. Subvention Product: 5503-0005 - RBD-KISAN CREDIT CARD-7% 2. Non Subvention Product (to be created) – RBD-KCC-Non Subvention |
| 16. | Master Circular on KCC | For detailed guidelines, refer Master circular on Kisan Credit Card Scheme-2020 (ADV-200/2019-20 Dt. 19.03.2020) |

| 2. KCC Allied - Animal Husbandry and Fisheries Scheme | | |
|---|-----------------------------------|---|
| Sl. | Particulars | Guidelines |
| 1. | Target Group & Eligibility | <ul style="list-style-type: none"> ✓ Dairy - Farmers, and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer having owned/rented/leased sheds. ✓ Poultry and small ruminant - Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/goats/pigs/poultry/ birds /rabbit and having owned/rented/leased sheds. ✓ Inland Fisheries and Aquaculture - Fishers, Fish Farmers (individual & groups/ partners/ share croppers / tenant farmers), Self Help Groups, Joint Liability Groups and women groups ✓ Marine Fisheries - Fishers, Fish Farmers (individual & groups/ partners/ share croppers / tenant farmers), Self Help Groups, Joint Liability Groups and women groups. who own or lease registered fishing vessel/boat, possess necessary fishing license/permission for fishing in estuary and sea, fish farming/mariculture activities in estuaries and open sea and any ✓ other State specific fisheries and allied activities |
| 2. | Purpose | <ul style="list-style-type: none"> • To meet the short term credit requirement of rearing of animals, Birds, etc (Feeding, veterinary aid, labour, water and electricity supply) • To meet the short term credit requirement of rearing of Fish, Shrimp, other aquatic organisms, capture of fish. etc (seed, feed, organic and inorganic fertilizers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For Capture fisheries, working capital may include the cost of fuel, ice, labour charges, mooring/ landing charges etc.) |
| 3. | Types of facilities | Cash Credit |
| 4. | Quantum of finance / Assessment | Working Capital The quantum of credit for working capital limit is to be arrived based on scale of finance fixed by the District Level Technical Committee (DLTC). |
| 5. | Fixation of due date / IRAC Norms | 90 days delinquency norms is followed |
| 6. | Margin Norms | For crop loans Margin is NIL, since in-built while fixing the Scales of Finance |
| 7. | Repayment Period | The Loan will be in the nature of Revolving Cash Credit limit. Repayment fixed as per cash flow/ income generation pattern of the activity undertaken by the borrower. The entire cash generated to be routed through Cash Credit account only. Loan should be reviewed and renewed annually. |
| 8. | Processing & other charges | <ul style="list-style-type: none"> ☑ For arriving the processing fee, combined overall limit under KCC crop loan, KCC Animal Husbandry and KCC Fisheries should be reckoned. ☑ For Limits upto Rs. 3 Lakh : NIL ☑ Above Rs. 3 Lakh upto Rs.10 Lakh : 0.30% of loan amount ☑ Above Rs. 10 Lakh upto Rs. 1 Crore : 0.25% of loan amount ☑ Above Rs. 1 Crore : 0.20% of loan amount |

| | | |
|-----|---------------------------------|--|
| | | The above Processing Charge is exclusive of GST. (GST 18% as on date). |
| 9. | Rate of Interest | <p>1. Upto Rs 2.00 lacs: 7% (Wherever Interest Subvention is available)</p> <p>2. Upto Rs 3.00 lacs: MCLR+2.50%</p> <p>3. Above Rs.3.00 lacs & upto Rs.10.00 lacs: MCLR + 2.75 %</p> <p>4. Above 10.00 Lacs below Rs. 100.00 lacs: MCLR + 3.00%</p> <p>5. Rs. 100.00 Lakhs and above linked to Internal RAM Rating of the borrower</p> |
| 10. | Security Norms | <p>Security will be applicable as per RBI guidelines prescribed from time to time</p> <p>Upto Rs.1.60 Lakh: NIL (Hypothecation of crops only), No collateral.</p> <p>For limits above Rs.1.60Lakhs : Hypothecation of crops + Pledge of Jewels or Deposit receipts / LIC/ NSC assignments/ or Collateral security by way of MOD / Charge creation.</p> |
| 11. | Product Codes | <p>5805-0005 RBD-KCC-ANIMAL HUSBANDRY-7%</p> <p>5805-0007 RBD-KCC-FISHERIES-7%</p> <p>5805-0006 RBD-KCC-ANIMAL HUSB-NONSUBV</p> <p>5805-0008 RBD-KCC-FISHERIES-NON SUBVEN</p> |
| 12. | Documentation | <p>Application – Form I, Form II (1),</p> <p>Single/Joint Demand Promissory Note – D1</p> <p>Letter of Continuity –D3</p> <p>Disposal of proceeds letter - D-7</p> <p>Agreement for hypothecation - Agricultural loans (Direct/Allied Activities) - D-68</p> <p>Agreement of Guarantee - D-57</p> <p>Equitable Mortgage - D-32/D-33/D-34/D-34A or Registered Mortgage - D-67</p> <p>For renewal of KCC short term limit, application Form II (2)</p> |
| 13. | Master Circular on KCC - Allied | For detailed guidelines, refer Part –B of Master circular on Kisan Credit Card Scheme- 2020 (ADV-200/2019-20 Dt. 19.03.2020). |

| 3. Agri Gold Jewel Loan (AJL) | | |
|--------------------------------------|---------------------------------|---|
| Sl. | Particulars | Guidelines |
| 1 | Target Group & Eligibility | All Farmers involved in Agricultural operations |
| 2 | Purpose | Jewel Loans under Agriculture can be sanctioned as Short Term Loans or Kisan Credit Card or Term Loans for various sectors / purposes. 1. Working Capital for (i) Crop Cultivation (ii) Repairs to Farm Assets (iii) Allied activities like Dairy, Fisheries and Poultry etc. (iv) Agro Processing (v) Repayment of debt taken from Non Institutional Lenders. Term loan – for investment under agriculture allied activities. |
| 3 | Types of facilities | Term Loan / Demand Loan |
| 4. | Quantum of Finance / Assessment | 85 % (Agri Bumper JL), 70% (Other JL) of Market value of Gold Jewels pledged (or) Scale of finance / unit cost approved by DLTC / NABARD whichever is less. |
| 5. | Margin Norms | 15% for Agri Bumper Jewel Loan product 30% for Others. |
| 6. | Repayment Period (Maximum term) | Bumper Agri JL-FIXD - 6 months JLAG PRT<= 5LK 2016 MCLR1Y – 12 months JLAG PRTY>5LAC2016 MCLR1Y - 12 months AGRI JL - TERM LN MCLR 1Y – 35 months |
| 7. | Processing & other charges | For KCC Upto Rs.3.00 lakh : NIL Above Rs.3.0 lakh :100 per lakh or part thereof For TL Upto Rs 25000: NIL Above Rs 25000: Rs. 100 per lakh or part thereof All other charges: As per circular on service charges related to Agri advances issued from time to time. |
| 8. | Jewel Appraiser Fee | <ul style="list-style-type: none"> • Metro and Class-I cities: Rs. 5 per Rs.1000 subject to maximum Rs.500/- • All Other Centres: Rs. 3 per Rs.1000 subject to maximum of Rs. 300/- |
| 9. | Rate of Interest | Bumper Agri JL-FIXD: 8.50% (Fixed) JLAG PRT<= 5LK 2016 MCLR1Y: 1Yr MCLR + 0.60% JLAG PRTY>5LAC2016 MCLR1Y: 1 Yr MCLR + 1.00% AGRI JL - TERM LN MCLR 1Y: 1. Up to Rs. 3.00 Lakh: 1 Yr MCLR + 2.50% 2. Above Rs. 3.00 Lakh & up to Rs. 10.00 Lakhs: 1 Yr MCLR + 2.75% 3. Above Rs. 10.00 Lakh & below Rs. 100.00 Lakhs: 1 Yr MCLR + 3.00% |
| 10. | Documentation | F120 A-Modified. Copy of land Records & Chitta / Adangal or any other documentary proof of doing Agriculture operations. |

| | | |
|-----|------------------------------------|---|
| 11. | Product Codes | 1. 5502-0007: RBD-TL-BUMPER AGRI GOLD JL (FIXD) 2. 5702-0004: RBD-TL-AGRI - GOLD JL UPTO 5L 3. 5702-0003: RBD-TL-AGRI - GOLD JL ABV 5L 4. 5702-0002: RBD-TL-AGRI GOLD JL TERM LOAN |
| 12. | Master Circular on Gold Jewel Loan | For further details please refer Master circular on Gold Jewel Loan 2020 (ADV-201/2019-20 Dt. 21.03.2020) |

| 4. SELF HELP GROUP (SHG) – AGRI | | |
|---------------------------------|---------------------------------|---|
| Sl. | Particulars | Guidelines |
| 1. | Target Group & Eligibility | Self Help Group – A group comprising of 10 -20 members. Members may be all women, men or mixed. SHGs which <ul style="list-style-type: none"> • Are in active existence at least for six months from the date of formation / opening of SB account. • Should be practicing Panchasutras • Qualify as per the grading of SHGs |
| 2. | Purpose | First dose may be for Consumption, subsequent doses/ linkages more 75% of loan to be utilised for economic activity. |
| 3. | Types of facilities | Cash Credit or Term loan |
| 4. | Quantum of finance / Assessment | First dose: 6 times of the existing corpus or minimum of Rs.1,00,000/- whichever is higher. (If in a particular state the SLBC fixes the minimum loan amount higher than the limit stipulated by RBI, the same may be adopted subject to approval by functional General Manager at Corporate Office). Second dose: 8 times of the corpus at the time of review / enhancement or minimum of Rs 2.00 lakh, whichever is higher. Third dose: Minimum of Rs. 3.00 lakh, based on the Micro credit plan prepared by SHG and appraised by the Federations /Support agency and the previous credit history. Fourth dose onwards: Minimum of Rs. 5 lakhs, based on the Micro credit plan prepared by SHG and appraised by the Federations /Support agency and the previous credit history subject to a maximum of Rs 35.00 lakh. In respect of SHGs without any sponsoring Agency/SHGs of downgraded NGOs ('B' rated NGOs) the maximum loan amount is Rs.10.00 lakhs. Credit linkage to these SHGs should be referred to ZO for sanction by ZLCC/ZLSCC/RAMPC. |
| 5. | Margin | As per RBI guidelines No collateral and no margin will be charged up to ₹10.00 lakhs limit to the SHGs. |
| 6. | Repayment Period | Minimum 12 months and maximum 72 months depending on the activity for which the loan is sanctioned. In case of CCL, a minimum loan of Rs 5 lakhs to each eligible SHGs for a period of 5 years with a yearly drawing power (DP) is sanctioned. The drawing power may be enhanced annually based on the repayment performance of the SHG. |
| 7. | Processing fee & other charges | Upto Rs 3 lakh: NIL Above Rs 3.00 lakh - Rs 500 + Rs 250 for every lakh or part thereof exceeding Rs 3.00 lakh (Exclusive of GST @18% at present) All other charges: As per circular on service charges related to Agri advances issued from time to time. |
| 8. | Rate of Interest | ➤ For NRLM 250 Category I district – 7% for loans Upto Rs 3.00 lakh ➤ For loans above Rs 3.00 lakh - 12.50% ➤ Other than NRLM – Irrespective of the limit ROI @ 12.50% p.a. (Fixed) |
| 9. | Interest | SHG Agri - Half yearly |

| | | | | | | |
|-----|--------------------------------|--|--------|-----------|------------------------------|-------------------------|
| | compounding / cap. frequency | SHG Allied and Non Agri – Monthly | | | | |
| 10. | Security Norms | Nil Upto Rs 10. 00 Lakhs Microsate Branches: Collateral Security Nil upto Rs.15.00 lakhs | | | | |
| 11. | Documentation | As per Documentation manual – D2 (SHG),D3, D 7, D 102, D 107, D 124, F 159, F 160 & F 165 | | | | |
| 12. | Audit of SHG books of accounts | <ul style="list-style-type: none"> ✓ Audit of Books need not be insisted for Loans under NRLM / NULM ✓ In other cases, before extending second dose the SHG are subject to audit ✓ For SHG loans above Rs 10.00 lakh audit report from external auditors is mandatory | | | | |
| 13. | Product Codes | NRLM | AGRI | 5903-0033 | RBD-OCC-NRLM SHG AGRI | |
| | | | | 5901-0010 | RBD-TL-NRLM SHG AGRI | |
| | | ALLIED | | 5903-0034 | RBD-OCC-NRLM SHG AGRI ALLIED | |
| | | | | 5901-0011 | RBD-TL-NRLM SHG AGRI ALLIED | |
| | | Other than NRLM | AGRI | 5806-0001 | RBD-OCC-SHG AGRI | |
| | | | | 5701-0001 | RBD-TL-SHG AGRI | |
| | | | ALLIED | | 5806-0003 | RBD-OCC-SHG AGRI ALLIED |
| | | | | | 5701-0008 | RBD-TL-SHG AGRI ALLIED |
| 14. | SHG Master Circular | For further details please refer Master circular on SHG – Bank Linkage Programme (ADV-199/2019-20 Dt. 19.03.2020) | | | | |

5. JOINT LIABILITY GROUP (JLG) is a group of 4 – 10 members.

| Sl. | Particulars | Guidelines |
|-----|---------------------------------|--|
| 1 | Target Group & Eligibility | <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Small/Marginal and Tenant Farmers <input checked="" type="checkbox"/> Oral Lessees, Share croppers <input checked="" type="checkbox"/> Micro Entrepreneurs, Artisans, SHG members etc. |
| 2 | Purpose | <ul style="list-style-type: none"> • Agriculture • Allied Agri • Non Agri activity |
| 3 | Types of facilities | 1. KCC 2. Term Loan Model A – Financing individuals in the Group Model B – Financing the group |
| 4 | Quantum of finance / Assessment | For Agriculture, Allied Agri and Non Agri activity the maximum loan to the group will be Rs 10,00,000/- subject to a maximum of Rs.1,00,000/- to an individual For Tenant and Oral lessees , the maximum loan amount is Rs.5,00,000/- to the group subject to a maximum of Rs 50,000/- to an individual |

| | | |
|----|-----------------------------------|--|
| 5 | Margin | No Margin for Agri and Allied Agri activities <u>For MSME activities:</u> Upto Rs 50,000/- per individual – NIL Above Rs 50,000 and Upto Rs 1,00,000/- per individual - 10% |
| 6 | Repayment Period | For KCC - the repayment period may be fixed by branches as per the anticipated harvesting and marketing period for the crops for which a loan has been granted. For Term Loan - Minimum 6 months and maximum 60 months depending on the activity for which the loan is sanctioned. |
| 7 | Processing Charge & other charges | Upto Rs 2 lakh: NIL Above Rs 2.00 lakh - Rs 300 + Rs 250 for every lakh or part thereof exceeding Rs 2.00 lakh (Exclusive of GST @18% at present) All other charges: As per circular on service charges related to Agri advances issued from time to time |
| 8 | Rate of Interest | 1 Yr MCLR + Spread (2.75%) |
| 9 | Interest capitalization | Agri – Half yearly Allied and Non Agri – Monthly |
| 10 | Security Norms | No collateral is insisted. Mutual guarantees offered by the JLG members are kept on record. |
| 11 | Documentation | For Model A: ✓ D1 Single / Joint Demand Promissory Note ✓ Self-Declaration Form ✓ Application cum Appraisal Form ✓ Joint Liability Agreement ✓ Letter of Undertaking ✓ D68A Hypothecation Agreement for Agricultural Advances without additional / Collateral security For Model B: Documents same as applicable for SHGs |
| 12 | Product Codes | 1. 5707-0002: RBD-TL-JLG AGRI 2. 5707-0003: RBD-TL-JLG AGRI ALLIED 3. 5701-0005: RBD-TL-KUDUMSHRE JLG AGRI (Only for |

5. JOINT LIABILITY GROUP (JLG) is a group of 4 – 10 members contd.

| Sl. | Particulars | Guidelines |
|-----|---------------|--|
| | | Kerala State) |
| 13 | Other details | BDC/BF arrangement: “A” rated NGOs / JLGPIs may be engaged as Business Development Correspondent (BDC)/ Business Facilitators (BF) for extending credit to JLGs sponsored by them. Service charges @ 2% to 4% of the loan disbursed / recovery made may be paid depending upon the type and quality of services extended by the BDC/BF. |

| 6. Gramin Mahila Sowbhagya Scheme | | |
|--|-----------------------------------|--|
| Sl. | Particulars | Guidelines |
| 1 | Target Group & Eligibility | Married rural women with known source of family income. Age 18-55 years at the time of availing the loan. Preference will be given to IBKC holders/SHG members. Beneficiary/ family members should not be a defaulter to our bank / other financial institutions. |
| 2 | Purpose | To meet the cost of new consumer durable. Articles eligible to be purchased under the scheme: Home appliances - Mixie, Wet grinders, Gas Stove with Cylinder, Pressure Cooker. Washing Machine, Fridge, Fans (all types), Iron box, Household articles - Steel and wooden furniture, Audio-video systems, telephones, bicycle, tailoring machines, domestic pump sets, Motorized Two Wheelers (50 CC and less) - Any one of the family members should possess valid driving license. No other article can be purchased under the scheme. Loan for purchase of gold/silver articles is not permitted under the scheme. |
| 3 | Quantum of finance / Assessment | The loan limit will be decided based on the family land holding /known sources of income as given below. For 1 acre of Irrigated land or 3 acres of dry land R s . 5,000/- For 2 acres of irrigated land or 6 acres of dry land Rs. 10000/- For 3 acres and above of irrigated land or 9 acres of dry land Rs. 15000/- In case of those who do not own/cultivate lands, the source of income should be ascertained and eligible loan amount considered based on the surplus available for repayment. Rs. 5000/- to Rs. 15000/- Combination of irrigated and dry lands has to be reckoned / calculated as 1:3 (Irrigated : Dry) Maximum loan amount that can be given under the scheme is Rs.15,000/- only |
| 4 | Margin | Minimum 5% on the purchase price of the new consumer durable |
| 5 | Repayment Period | <ul style="list-style-type: none"> ➤ 12 quarterly instalments without holiday period. ➤ To inculcate the habit of repayment on monthly basis, beneficiaries may be encouraged to repay a part of the loan amount every month from other sources of income. Interest to be repaid as and when charged. |
| 6 | Processing Charge & other charges | As per circular on service charges related to Agri advances issued from time to time |
| 7 | Rate of Interest | As updated from time to time |
| 8 | Security Norms | <ul style="list-style-type: none"> ➤ Hypothecation of consumer durable purchased out of the loan amount. ➤ Guarantee by the spouse/ family member of the women beneficiary who owns the land. The limits sanctioned under the scheme need not be clubbed with loans for other purposes sanctioned to the beneficiary/ family for deciding security norms. |
| 10 | Documentation | As per Documentation Manual |
| 11 | Other Terms and Conditions | <ul style="list-style-type: none"> ➤ Only one loan per household under this category. ➤ Insurance of articles need not be insisted, except the vehicles. ➤ No processing charges to be charged. ➤ Payment should be made directly to the supplier. All the Branch Managers in rural / semi-urban/ urban branches irrespective of scale are permitted to sanction loans under the scheme |

| 7. Vidya Shobha Scheme | | |
|-------------------------------|-----------------------------------|---|
| Sl. | Particulars | Guidelines |
| 1 | Target Group & Eligibility | SHGs with a good track record / repayment, which is in existence for more than 2 years. SHG members who are desirous of availing the loan may join the scheme and start saving through a RD or SB account in the name of the group for a period of six months. This saving is apart from the regular SHG savings. If the saving is in the form of RD, it can be extended if the group so desires for availing the education loans subsequently also. |
| 2 | Purpose | For on lending to SHG members to meet the educational expenses of their children. |
| 3 | Quantum of finance / Assessment | <p>The loan is made available to the group in multiples of accumulated savings subject to maximum of six times at any time of the year depending upon educational requirements of the wards of the SHG members. This loan is apart from the regular SHG loan.</p> <p>➤ The branch need not insist the SHGs to block the thrift so saved either in their SB / Term Deposit, since the loans are entertained only in case of well stabilised groups</p> |
| 4 | Margin Norms | NIL |
| 5 | Repayment Period | Repayment is over a period of 12 – 24 months, depending on cash flow and the wisdom of the group |
| 6 | Processing Charge & other charges | All other charges: As per circular on service charges related to Agri advances issued from time to time |
| 7 | Rate of Interest | As per the circulars issued by CO: RBD from time to time. |
| 8 | Security Norms | |
| 9 | Documentation | Documentation - D 102, F 165, Vidhya Shobha Loan Appraisal Form |
| 10 | Other Terms and Conditions | There need not be any restrictions on the number of Vidhya Shobha loans per group. It may only be ensured that at the time of availing a fresh Vidhya Shobha loan, all the other loan accounts of the SHG are regular. The group in turn will on-lend to the members who opted for the scheme based on their accumulated savings in the SB / RD account opened in the name of the group for this scheme. Disbursement: Direct to the group SB account |

| 8. SHG / JLG – OTHERS (NGOs through BDC arrangement) | | | | | | | | | | | | | | | | | | | | | |
|---|---------------------------------|--|-----|-----------|-----------------------|-----------|-------------------------------|-----------|-----------------------|-----------|---------------------|-----------|----------------------|-----|-----------|-----------------------|-----------|-----------------------|-----------|----------------------|--|
| Sl. | Particulars | Guidelines | | | | | | | | | | | | | | | | | | | |
| 1 | Target Group & Eligibility | SHGs of the NGOs engaged as BDC The following NGO/PLF are engaged as BDC <ul style="list-style-type: none"> ✓ PTSLP (Post Tsunami Sustainable Livelihood Program) - PLFs (Panchayat Level Federations) ✓ M/s. Good Shepherd Health Education Centre and Dispensary (GSHED), Coimbatore ✓ M/s. Rural Reconstruction Organisation (RRO), Tirunelveli ✓ M/s. Anugraha Charitable Trust, Tirunelveli (Only JLG Loans) | | | | | | | | | | | | | | | | | | | |
| 2 | Purpose | SHG / JLG loans | | | | | | | | | | | | | | | | | | | |
| 3 | Types of facilities | Term Loan only | | | | | | | | | | | | | | | | | | | |
| 4 | Quantum of finance / Assessment | Maximum loan amount under SHG Agri and SHG Non Agri is Rs.25,00,000/- Maximum loan amount under JLG is Rs 10,00,000/- subject to a maximum of Rs 1,00,000/- per member | | | | | | | | | | | | | | | | | | | |
| 5 | Margin | NIL | | | | | | | | | | | | | | | | | | | |
| 6 | Repayment Period | Depending on the activity - maximum 60 months from the date of Disbursement | | | | | | | | | | | | | | | | | | | |
| 7 | Processing & other charges | As applicable to SHG/JLG loans | | | | | | | | | | | | | | | | | | | |
| 8 | Rate of Interest | Service charges payable to the BDC is loaded in the ROI | | | | | | | | | | | | | | | | | | | |
| 9 | Security Norms | As applicable to SHG/JLG loans | | | | | | | | | | | | | | | | | | | |
| 10 | Documentation | Documents same as applicable for SHGs /JLGs | | | | | | | | | | | | | | | | | | | |
| 11 | Other details | Service charges to PLF / NGOs engaged as BDC/BF: Service charges @ 2% of the loan disbursed. 1% at the time of disbursement and 1% at time of closure of the loan account | | | | | | | | | | | | | | | | | | | |
| 12 | Product codes | <table border="1"> <tbody> <tr> <td rowspan="5">SHG</td> <td>5701-0013</td> <td>RBD-TL-PTSLP SHG AGRI</td> </tr> <tr> <td>5901-0013</td> <td>RBD-TL-PTSLP NRLM SHG AGRI-7%</td> </tr> <tr> <td>5701-0017</td> <td>RBD-TL-GSHED SHG AGRI</td> </tr> <tr> <td>5701-0021</td> <td>RBD-TL-RRO SHG AGRI</td> </tr> <tr> <td>5901-0017</td> <td>RBD-TL-RKLS SHG AGRI</td> </tr> <tr> <td rowspan="3">JLG</td> <td>5701-0011</td> <td>RBD-TL-PTSLP JLG AGRI</td> </tr> <tr> <td>5701-0019</td> <td>RBD-TL-GSHED JLG AGRI</td> </tr> <tr> <td>5701-0023</td> <td>RBD-TL-ANUG JLG AGRI</td> </tr> </tbody> </table> | SHG | 5701-0013 | RBD-TL-PTSLP SHG AGRI | 5901-0013 | RBD-TL-PTSLP NRLM SHG AGRI-7% | 5701-0017 | RBD-TL-GSHED SHG AGRI | 5701-0021 | RBD-TL-RRO SHG AGRI | 5901-0017 | RBD-TL-RKLS SHG AGRI | JLG | 5701-0011 | RBD-TL-PTSLP JLG AGRI | 5701-0019 | RBD-TL-GSHED JLG AGRI | 5701-0023 | RBD-TL-ANUG JLG AGRI | |
| SHG | 5701-0013 | RBD-TL-PTSLP SHG AGRI | | | | | | | | | | | | | | | | | | | |
| | 5901-0013 | RBD-TL-PTSLP NRLM SHG AGRI-7% | | | | | | | | | | | | | | | | | | | |
| | 5701-0017 | RBD-TL-GSHED SHG AGRI | | | | | | | | | | | | | | | | | | | |
| | 5701-0021 | RBD-TL-RRO SHG AGRI | | | | | | | | | | | | | | | | | | | |
| | 5901-0017 | RBD-TL-RKLS SHG AGRI | | | | | | | | | | | | | | | | | | | |
| JLG | 5701-0011 | RBD-TL-PTSLP JLG AGRI | | | | | | | | | | | | | | | | | | | |
| | 5701-0019 | RBD-TL-GSHED JLG AGRI | | | | | | | | | | | | | | | | | | | |
| | 5701-0023 | RBD-TL-ANUG JLG AGRI | | | | | | | | | | | | | | | | | | | |
| 13 | SHG Master Circular | For further details please refer Master circular on SHG – Bank Linkage Programme (ADV-199/2019-20 Dt. 19.03.2020) | | | | | | | | | | | | | | | | | | | |

| 9. SHG GRIHALAKSHMI (Housing loan to SHG Members) | | |
|---|---------------------------------|--|
| Sl. | Particulars | Guidelines |
| 1. | Target Group & Eligibility | <ul style="list-style-type: none"> ❖ SHGs in active existence/good track record for a minimum period of 1 year and above which are preferably carrying out economic activity either individually or jointly so as to have repaying capacity. ❖ All members of the identified SHG in the age group between 18-60 years. ❖ Applicant should possess title deed/patta pass book/legally valid document/allotment letter issued by appropriate revenue authority and supported by other documents like tax paid receipt either in the name of the SHG member or in the name of his/her family members conveying clear title. (If the property is in the name of the family member, the owner should become a co-borrower). In the rural areas absence of perfect title deed is a common constraint. However, before an advance is sanctioned, it should be ensured that the applicant/ his or her family member is the owner of the land on which the house is proposed to be constructed. To establish the rights branches need to call for documents for verification. Failure to ensure this may put the SHG member into difficulty later and to obviate such a situation, adequate care has to be taken. ❖ Loan should be recommended by the SHG/NGO, though loan will be in the names of individuals. |
| 2. | Purpose | <ul style="list-style-type: none"> ❖ Construction/purchase of a house including sheds/godowns/to carry out related economic activities (eg. Cattle shed, provision store, Vegetable shop etc.) ❖ All kind of improvements/ repairs/ maintenance/ value addition/ extension of existing house/ shed such as <ul style="list-style-type: none"> ◆ Replacing thatched roof with RCC/Tiled roof ◆ Construction of toilets/bathrooms/compound wall ◆ Installation of Rainwater harvesting devices ❖ Loan for purchase of plot/site should be part of the Housing loan. <i>(Transfer of property among blood relatives/family members not permissible)</i> |
| 3. | Types of facilities | Term loan only |
| 4. | Quantum of finance / Assessment | <ul style="list-style-type: none"> ➤ Maximum loan limit Rs.100000/- per member ➤ Loan not to be linked with savings of the SHGs. ➤ Income generated from all his/ her (SHG members) known sources including the economic activity undertaken, should be adequate to service interest/instalment during the loan period. ➤ All the other loans availed by the SHG/SHG members should be regular. <p>Quantum of loan and number of members proposed to be assisted is left to the wisdom of the group, subject to conditions of the scheme.</p> |
| 5. | Margin | 10% |

| | | |
|----|------------------|--|
| 6. | Repayment Period | <ul style="list-style-type: none"> ❖ Repayment is spread over a maximum period of 15 years. ❖ Instalments to be repaid in convenient monthly/quarterly/half yearly/annual instalments depending upon the income generated by the SHG member. Instalments can be flexible in deserving cases i.e. either monthly or quarterly or half yearly. |
|----|------------------|--|

| 9. SHG GRIHALAKSHMI (Housing loan to SHG Members) | | |
|--|---------------------------------------|---|
| Sl. | Particulars | Guidelines |
| | | <ul style="list-style-type: none"> ❖ Repayment of the loan will commence after holiday period of 6 months from the date of loan disbursement, if it is for construction and 3 months, if ready built house is purchased. |
| 7. | Processing & other charges | NIL |
| 8. | Rate of Interest | As applicable to IB Home Loan Scheme |
| 9. | Interest compounding / cap. frequency | Monthly |
| 10. | Security Norms | <ul style="list-style-type: none"> ❖ Equitable/Registered mortgage of the plot/site on which the house is proposed to be constructed. Wherever EM could not be created due to non-availability of title deeds and where RM is cost prohibitive, Branch Managers in meritorious cases can sanction the loan by taking the guarantee of two other SHG members of the group to which he/she belongs and duly authorised by the SHG. ❖ Value of the asset purchased should at least cover the loan amount. ❖ For the purpose of security, this facility need not be combined with any other loans availed by the member. |
| 11. | Documentation | <ul style="list-style-type: none"> ➤ Letter from the NGO sponsoring the application (for SHGs formed with the support of the NGO/MFI) along with resolution from the SHG. ➤ Estimate prepared by the member applicant and endorsed by SHG/NGO. ➤ D-96 Term Loan Agreement for Housing Finance. ➤ D-7 (Disposal of proceeds). ➤ F 165 (Inter-se-Agreement duly stamped). ➤ D 32, 33, 34,34A (whichever is applicable). |
| 12. | Disbursement | <ul style="list-style-type: none"> <input type="checkbox"/> Branch should disburse the loan in two stages one for the basement and second for roofing. <input type="checkbox"/> SHG or NGO to recommend release after ensuring end use. <input type="checkbox"/> Branch also to carry out periodical site inspection about the proper end use of funds. |
| 13. | Insurance | House building/ shed constructed/ purchased, should be comprehensively insured against all risks at borrower's cost. |
| 14. | Discretionary Powers | All the Branch Managers in rural/semi-urban/urban branches, irrespective of scale are permitted to sanction loans under the scheme. |
| 15. | Product Code | 5701-0004 : RBD-TL-SHG-GRIHALAKSHMI |

| | | |
|-----|------------------|--|
| 16. | Other conditions | <ul style="list-style-type: none">◆ In case the loan is availed for the purchase of an existing house /shed the residual life of the building should be more than the tenor of the loan plus 10 years. A certificate from bank's approved engineer to this effect should be obtained.◆ Approval for building plan should be available from the local bodies/competent authority invariably.◆ Penal interest of 2% is to be levied for delayed payment beyond the due date for the overdue portion. |
| 17. | Classification | All loans under the scheme will be classified as Priority Sector Advances |

| 10. Financing to Panchayat Level Federations (PLF) in Tamil Nadu State | | |
|---|------------------------------------|--|
| Sl. | Particulars | Guidelines |
| 1. | Target Group & Eligibility | <ul style="list-style-type: none"> • Only PLFs recognized by Tamil Nadu Corporation for Development of Women (TNCDW), registered under Tamilnadu Societies Registration Act 1975, and are in existence for more than 6 months (from the date of registration as society) are eligible for credit linkage under this scheme. • SHGs which are six months old and have passed the first credit rating are eligible to become the members of PLF. All Types of SHGs that are functioning as per norms (except Youth, men SHGs) in a village Panchayat irrespective of their promoters, can become members of PLF. • Member SHGs in PLF should not be a defaulter of loan availed from Banks / FIs/ MFIs/ under SHG bank linkage / SGSY scheme / other Govt schemes etc., • KYC norms are to be followed in opening of accounts of PLF and member SHGs. • The transfer of member SHG SB accounts from the existing Bank to the funding Bank branch should be decided exclusively by the SHGs concerned. It need not be insisted at the time of considering the PLF loan for the first time. • However, the PLF should have their operations with the financing branch only and the SB account of member SHGs should be brought to the financing branch before the PLF availing the second/ third time of credit from the branch, so that transfer of funds from PLF to SHGs can be made easily by the branch. • The PLFs securing 'A' (>80 marks) & 'B' grade (>60 marks) in the PLF grading (Max 100 marks) shall alone be considered for financing. • 75% of the limit sanctioned should be utilized for income generating activities by the member SHGs. • If the PLFs scoring less than 60% for 'maintenance of books of accounts', even if eligible otherwise shall not be considered for financing. <p>If the repayment rate of any member SHGs is less than 95%, such PLFs shall not be considered for financing even if otherwise eligible.</p> |
| 2. | Purpose | For on lending to SHGs. |
| 3. | Types of facilities | Term loan |
| 4. | Assessment for On-lending to SHGs. | <p>The credit limit to be arrived at for the PLF shall be the aggregate of credit limits arrived for the member SHGs based on the existing norms for assessment of SHG Bank linkage less their aggregate existing loan outstanding (non-overdue) of member SHGs, subject to the following:</p> <p>Limit for individual SHG is arrived as below:</p> <ul style="list-style-type: none"> • First dose - Maximum credit limit is Rs 1.00 lakh • Second dose - Maximum credit limit of Rs 3.00 lakh. • Third dose - Maximum credit limit of Rs 5.00 lakh. • Subsequent doses – Maximum of 10 times of the group corpus |
| 5. | Maximum credit limit to PLF | ✓ The Maximum credit limit for a PLF: 1 st linkage Rs 30.00 lakh and 2 nd linkage onwards Rs 50.00 lakh. |

| 10. Financing to Panchayat Level Federations (PLF) in Tamil Nadu State contd. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---------------------------------------|--|-------------------|--------------|----------|--|--|--|--|--|--|-----------------------|-----------------|--------------|--------|--|----------|-------------------|--------------|--------|--------|-------|-------|-------|-------|--------|--------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|------|--------|-------|-------|-------|-------|--------|--------|-------|-------|-------|--------|-------|--------|-------|-------|-------|--------|-----------------------------------|--------|-------|-------|-------|--------|
| Sl. | Particulars | Guidelines | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | <ul style="list-style-type: none"> ✓ However, enhancement of limit based on request will be considered only after three months, in subsequent dose of credit for the same PLF after studying the performance of the PLF in their Management and credit monitoring aspects, as spelt out in the scheme. ✓ PLF Loan to individual member of the SHG not to exceed Rs 50,000 – PLF should obtain undertaking from member SHGs to this effect. Further increase in Limit can be considered after reviewing the performance of the PLFs. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6. | Margin | ➤ NIL Margin (as applicable to SHG Bank linkage program). If subsidy is provided by the Government, the same may be treated as margin. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7. | Repayment Period | <ul style="list-style-type: none"> ✓ Term Loan with 3-5 years repayment. Repayment may be fixed as monthly/ quarterly/ half yearly depending on the cash flow of the SHG (default setting is monthly in CBS system). The repayment tenor should be worked out from the date of release of first installment of the loan. ✓ Holiday period is permissible up to a maximum of six months, based on cash flows from the chosen economic activity, to be decided by Branch Manager/ Sanctioning Authority. ✓ The PLF shall make regular periodic repayment of the loan installments and interest as and when due irrespective of whether their entire borrower SHGs have made similar payments to PLF or not in time. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8. | Processing Charges & other charges | <p>Term Loan: Upto Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p>All other charges: As per circular on service charges related to Agri advances issued from time to time.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9. | Rate of Interest | <p>1. Upto Rs 3.00 lacs: 1 Yr MCLR + 2.50% 2. Above Rs.3.00 lacs & upto Rs.10.00 lacs: 1 Yr MCLR + 2.75% 3. Above 10.00 Lacs below Rs. 100.00 lacs: 1 Yr MCLR + 3.00%</p> <table border="1"> <thead> <tr> <th colspan="6">Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below</th> </tr> <tr> <th rowspan="2">Combined Rating Grade</th> <th rowspan="2">MCLR (One Year)</th> <th rowspan="2">Risk Premium</th> <th colspan="2">Spread</th> <th rowspan="2">Interest</th> </tr> <tr> <th>Business Strategy</th> <th>Total Spread</th> </tr> </thead> <tbody> <tr> <td>IB AAA</td> <td>7.35 %</td> <td>1.10%</td> <td>0.65%</td> <td>1.75%</td> <td>9.10%</td> </tr> <tr> <td>IB AA+</td> <td>7.35 %</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB AA</td> <td>7.35 %</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB A</td> <td>7.35 %</td> <td>1.10%</td> <td>1.40%</td> <td>2.50%</td> <td>9.85%</td> </tr> <tr> <td>IB BBB</td> <td>7.35 %</td> <td>1.10%</td> <td>1.90%</td> <td>3.00%</td> <td>10.35%</td> </tr> <tr> <td>IB BB</td> <td>7.35 %</td> <td>1.10%</td> <td>2.90%</td> <td>4.00%</td> <td>11.35%</td> </tr> <tr> <td>IB B and below & Unrated Accounts</td> <td>7.35 %</td> <td>1.10%</td> <td>3.40%</td> <td>4.50%</td> <td>11.85%</td> </tr> </tbody> </table> | | | | Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below | | | | | | Combined Rating Grade | MCLR (One Year) | Risk Premium | Spread | | Interest | Business Strategy | Total Spread | IB AAA | 7.35 % | 1.10% | 0.65% | 1.75% | 9.10% | IB AA+ | 7.35 % | 1.10% | 0.90% | 2.00% | 9.35% | IB AA | 7.35 % | 1.10% | 0.90% | 2.00% | 9.35% | IB A | 7.35 % | 1.10% | 1.40% | 2.50% | 9.85% | IB BBB | 7.35 % | 1.10% | 1.90% | 3.00% | 10.35% | IB BB | 7.35 % | 1.10% | 2.90% | 4.00% | 11.35% | IB B and below & Unrated Accounts | 7.35 % | 1.10% | 3.40% | 4.50% | 11.85% |
| Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Combined Rating Grade | MCLR (One Year) | Risk Premium | Spread | | Interest | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | Business Strategy | Total Spread | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AAA | 7.35 % | 1.10% | 0.65% | 1.75% | 9.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA+ | 7.35 % | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA | 7.35 % | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB A | 7.35 % | 1.10% | 1.40% | 2.50% | 9.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BBB | 7.35 % | 1.10% | 1.90% | 3.00% | 10.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BB | 7.35 % | 1.10% | 2.90% | 4.00% | 11.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB B and below & Unrated Accounts | 7.35 % | 1.10% | 3.40% | 4.50% | 11.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10. | Interest compounding / cap. frequency | Monthly | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11. | Security Norms | <ul style="list-style-type: none"> • Hypothecation of Book debts/ receivables arising out of Bank loan shall be the Primary security. • If any asset is created by PLF, the same will be hypothecated. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12. | Documentation | ❖ Application form (along with passport size photographs of office bearers of the PLF) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| 10. Financing to Panchayat Level Federations (PLF) in Tamil Nadu State contd. | | |
|--|----------------------------|--|
| Sl. | Particulars | Guidelines |
| | | <ul style="list-style-type: none"> ❖ Sponsorship letter from Project Officer: Tamil Nadu Corporation for Development of Women (TNCDW). ❖ List of SHGs in the PLF with address and names of the animator and representatives, Office bearers of PLF and members of PLF Executive Committee authenticated by TNCDW. ❖ Sanction Ticket to be issued in duplicate and one copy acknowledged by the PLF to be kept with the documents. ❖ D2 – Demand Promissory Note signed by the authorized signatories. ❖ D-70A: Loan Agreement for advances granted to NGOs/ VAs (Voluntary Agencies). ❖ D-101: Agreement of hypothecation of movables in case movables are taken as additional securities. ❖ D-105- Agreement for Open Cash Credit (Stocks/Book debts) ❖ D107 – Agreement for Backend Subsidy. ❖ F 84: Resolution required to be passed by Society/ Clubs/ Trusts etc., ❖ Copy of registration under TN Societies Act 1975 & Bye Laws/ Rules and Regulations of the PLF. ❖ Copy of resolution from PLF seeking credit assistance to PLF with details of the requirements of the member SHGs. ❖ Copy of Grading Sheet of PLF ❖ Copy of assessment of credit eligibility ❖ PLF and SHGs should obtain legally enforceable documents while lending to SHGs/members of SHGs to effect recovery in case of default. ❖ Letter of assignment for assigning the assets created by the member SHGs/ members of SHGs in favour of the Bank. |
| 13. | Discretionary Powers | Sanction of loans to PLF shall be at the level of ZLCC only. |
| 14. | Classification | <p>To be classified under Priority Sector</p> <ul style="list-style-type: none"> <input type="checkbox"/> Agriculture – If loans sanctioned to PLF for on lending to Farmers for agriculture and allied activities. <input type="checkbox"/> MSE – if loan sanctioned to PLF for on lending to MSE sector (Separate product code is available for PLF-MSME). |
| 15. | Product Code | 5701-0009 : RBD-TL-PLF(TN ONLY) SHG AGRI |
| 16. | Other Terms and Conditions | <ul style="list-style-type: none"> • All the funds/ transactions of PLF should be routed through the SB a/c maintained with our Bank branch where the loan account is maintained. • Branch Manager should personally get involved in grading the groups and PLF jointly with the other members of the grading team and should not, on any account, accept the rating done without his/her participation. • Salient features of Bank's Scheme for Financing PLFs are to be explained to the SHGs / PLF while grading. • Branch Managers should attend the General Body meeting of PLF once in a quarter as a special invitee and verify their records/ accounts maintained by the PLF and interact with the members. • PLF should submit minutes of the General Body meeting to the branch every quarter. |

| 10. Financing to Panchayat Level Federations (PLF) in Tamil Nadu State contd. | | |
|---|-------------|---|
| Sl. | Particulars | Guidelines |
| | | <ul style="list-style-type: none"> The Branch Manager /Officer of the lending branch should attend the SHG meetings at random. PLF should verify the end use by the SHGs/ maintenance of assets/ insurance etc. by forming Credit Linkage monitoring sub-committee and submit report on quarterly basis to the Bank. Auditing of accounts should be made once in a year and a copy should be submitted to the branch. Transactions (for transfer of funds for on-lending and repayment) between PLF and SHGs should be through SB accounts only. Member SHGs should not be granted any direct loan by the branch, once the PLF credit linkage has taken place, to avoid double financing. Position of PLF advances and issues shall be reported to Lead Bank for discussion in each DCC. Any Change in office bearers should be immediately intimated to the Bank along with proper resolution and photographs of the new office bearers. As PLF is registered under Societies Act, annual statements have to be filed with Registrar of Societies, who will issue a receipt for the same. A copy of the receipt should be furnished to the branch by the PLF every year. PLF office bearers should not hold any political office. |

| 11. Poultry Advance | | |
|---------------------|---------------------------------|---|
| Sl. | Particulars | Guidelines |
| 1 | Target Group & Eligibility | Individual farmers [including Self Help Groups (SHGs) and Joint Liability Groups (JLGs)], Corporates including Farmer producer companies of individual farmers, Partnership firms and Co-operatives of farmers directly engaged in Agriculture and Allied activities. |
| 2 | Types of facilities | <ol style="list-style-type: none"> Term Loan Cash Credit |
| 3 | Purpose | <ul style="list-style-type: none"> Term Loan: For setting up of Broiler/ Layer/ Breeder farm, hatchery Units. Cash Credit: To meet working capital requirements under KCC Animal Husbandry model. |
| 4 | Quantum of finance / Assessment | <p><u>Term Loan:</u> Based on Unit cost fixed by NABARD / Individual project cost.</p> <p><u>Cash Credit:</u> Limit to be arrived based on Scale of Finance fixed by DLTC.</p> <p><u>MUDRA:</u> Term loan or Working capital up to maximum limit of Rs.10.00 lakhs.</p> |
| 5 | Margin | <ul style="list-style-type: none"> ➤ For Limit up to Rs.1.60 Lakhs – NIL ➤ Limit above Rs.1.60 Lakhs – 15% to 25% of project cost. ➤ Under MUDRA: Shishu – Nil, Kishore – 10%, Tarun - 15% |

| | | |
|---|------------------------------------|---|
| 6 | Repayment Period | <p>Term Loan: Maximum 96 months including gestation period of 12 months.</p> <ol style="list-style-type: none"> 1. Layer farm: Monthly or Quarterly Installments after initial holiday period. 2. Broiler farm: Monthly (Relay cycle system) / Quarterly installments (All in all out system) after initial holiday period. 3. Breeder/ Hatchery farm: Monthly installments after initial holiday period. <p>Cash Credit: Limit will be in the nature of Revolving Cash Credit limit. The entire cash generated to be routed through Cash Credit account only.</p> |
| 7 | Processing Charges & other charges | <p>Term Loan: Upto Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p>Working Capital: Upto Rs. 25000: NIL Above Rs. 25000/- up to Rs. 50 Lakh: Rs. 250 per lakh or part thereof Min. of Rs. 250 Above Rs. 50 Lakh: Rs. 350 per lakh or part thereof.</p> <p>All other charges: As per circular on service charges related to Agri advances issued from time to time.</p> |
| 8 | Rate of Interest | <ol style="list-style-type: none"> 1. Upto Rs 3.00 lacs: 1 Yr MCLR + 2.50% 2. Above Rs.3.00 lacs & upto Rs.10.00 lacs: 1 Yr MCLR + 2.75% 3. Above 10.00 Lacs below Rs. 100.00 lacs: 1 Yr MCLR + 3.00% |

| | | | | | | |
|--|-----------------------------------|--|--------------|--------------------------|--------------|----------|
| | | Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below | | | | |
| | Combined Rating Grade | MCLR (One Year) | Risk Premium | Spread Business Strategy | Total Spread | Interest |
| | IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.25% |
| | IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% |
| | IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% |
| | IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% |
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| | IB BB | 7.35% | 1.10% | 2.90% | 4.00% | 11.35% |
| | IB B and below & Unrated Accounts | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% |

| | | |
|----|----------------|--|
| 9 | Security Norms | <p>Primary: Hypothecation of assets created out of loan.</p> <p>Collateral: Limit up to Rs.1.60 Lakhs and NIL wherever Tie up arrangements available for limits up to Rs.3.00 Lakhs Limits above Rs.1.60 lakhs and for Tie up loans above Rs.3.00 Lakhs Collateral security in the form of EM of immovable properties, FD, NSC, LIC Policies, plus third party guarantee wherever necessary</p> <p>For limit up to Rs.10.00 lakhs covered under MUDRA:</p> <ul style="list-style-type: none"> • Assets created out of loan • Mandatory coverage under CGFMU • No Collateral Security or Third Party Guarantee |
| 10 | Documentation | As per Documentation manual |
| 11 | Product Code | 5712-0001: RBD-TL-POULTRY ADVANCE - : RBD-OCC-POULTRY ADVANCE 5704-0016: RBD-TL-NABARD Ven Cap |
| 12 | Other details | <ul style="list-style-type: none"> ➤ Insurance to be taken for assets created out of the loan / assets held as security as per guidelines from time to time ➤ Units should be inspected at least once in a quarter and condition of the working of the unit should be recorded ➤ All guidelines issued from time to time / as per Credit Policy to be complied with |

12. Micro Finance Institutions (NBFC-MFIs / Non NBFC-MFIs)

| Sl. | Particulars | Guidelines |
|-----|---------------------|---|
| 1 | Eligibility | <p>MFIs Non-Banking Financial Companies (NBFCs): Non-Banking Financial Companies (NBFCs) registered under the companies Act,1956. (NBFCs which are accepting deposits are required to be registered with RBI).</p> <p>Not for profit MFIs:</p> <ol style="list-style-type: none"> a) Societies registered under Societies Registration Act, 1860 or similar State Acts. b) Public Trusts registered under the Indian Trusts Act 1882 c) Non Profit companies registered under Section 25 of the Companies Act, 1956. <p>Mutual Benefit MFIs:</p> <ol style="list-style-type: none"> a) State Cooperative Societies (incorporated under State Co-operative Acts) b) National Credit Cooperatives (Central Multi State Co-operative Act) c) Mutually Aided Cooperative Societies (MACS)-only in Andhra Pradesh so far incorporated under Andhra Pradesh Mutually Aided Co-Op. Societies Act 1995) <p>Others: Any other type of institutions like SHG Federations, Self Help Groups Promoting Institutions (SHPIs), etc. that offer micro finance and related services may be considered on merit.</p> |
| 2 | Types of Facilities | <ol style="list-style-type: none"> i. Term Loan ii. Cash Credit |

| 3 | Assessment of Limit | <ul style="list-style-type: none"> ➤ Term loan limits will be assessed based on the cash flow. ➤ Working Capital credit limits will be assessed based on MPBF - second method of lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------------------|------------------------------------|---|-----------------------------|-----------------|----------|-------|--------|----------|--------------|-------------------|--------------|--------|-------------------------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|-------|-------|-------|-------|--------|--------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|--------|-----------------------------------|-------|-------|-------|-------|--------|
| 4 | Entry barrier for NBFC-MFI/MFI | <p>External rating: For NBFC-MFI: Minimum investment grade is BBB (+ or -) of CRISIL or equivalent thereof by other credit rating agencies.</p> <p>For MFI's, investment grade is external rating (Grading) 'mfR3' using CRISIL's evaluation framework or equivalent thereof by other approved agencies</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Internal Rating | <p>Loan amount below Rs. 5.00 Crore : MFI Model</p> <p>Loan amount of Rs. 5.00 Crore and above: NBFC Model</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Margin and Security | <ul style="list-style-type: none"> ➤ Hypothecation of Book debts equivalent to loan amount if 10% cash margin is available ➤ In all other cases the value of the book debts hypothecated should be at least 125% of loan amount | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Repayment | Repayable in Monthly / quarterly installments with maximum tenure of 60 months including Holiday period | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Processing charges & other charges | <p>i. Financing to Non-NBFC-MFIs / NGOs: 0.50% irrespective of limit</p> <p>ii. Financing to NBFC-MFIs: Linked to Internal (RAM) Rating of borrower as below:</p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th>Internal (RAM) Rating Grade</th> <th>Rates</th> </tr> </thead> <tbody> <tr> <td>IB AAA</td> <td>0.30%</td> </tr> <tr> <td>IB AA+</td> <td>0.50%</td> </tr> <tr> <td>IB AA</td> <td>0.50%</td> </tr> <tr> <td>IB BBB</td> <td>0.75%</td> </tr> <tr> <td>IB BB & Below / Unrated</td> <td>1.00%</td> </tr> </tbody> </table> <p>All other charges: As per circular on service charges related to Agri advances issued from time to time</p> | Internal (RAM) Rating Grade | Rates | IB AAA | 0.30% | IB AA+ | 0.50% | IB AA | 0.50% | IB BBB | 0.75% | IB BB & Below / Unrated | 1.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Internal (RAM) Rating Grade | Rates | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AAA | 0.30% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA+ | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BBB | 0.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BB & Below / Unrated | 1.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | Rate of Interest | <p>For limits of Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below:</p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th rowspan="2">Combined Rating Grade</th> <th rowspan="2">MCLR (One Year)</th> <th colspan="3">Spread</th> <th rowspan="2">Interest</th> </tr> <tr> <th>Risk Premium</th> <th>Business Strategy</th> <th>Total Spread</th> </tr> </thead> <tbody> <tr> <td>IB AAA</td> <td>7.35%</td> <td>0.90%</td> <td>1.10%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB AA+</td> <td>7.35%</td> <td>1.00%</td> <td>1.50%</td> <td>2.50%</td> <td>9.85%</td> </tr> <tr> <td>IB AA</td> <td>7.35%</td> <td>1.00%</td> <td>1.50%</td> <td>2.50%</td> <td>9.85%</td> </tr> <tr> <td>IB A</td> <td>7.35%</td> <td>1.25%</td> <td>1.75%</td> <td>3.00%</td> <td>10.35%</td> </tr> <tr> <td>IB BBB</td> <td>7.35%</td> <td>1.50%</td> <td>2.25%</td> <td>3.75%</td> <td>11.10%</td> </tr> <tr> <td>IB BB</td> <td>7.35%</td> <td>1.70%</td> <td>2.30%</td> <td>4.00%</td> <td>11.35%</td> </tr> <tr> <td>IB B and below & Unrated Accounts</td> <td>7.35%</td> <td>2.10%</td> <td>2.40%</td> <td>4.50%</td> <td>11.85%</td> </tr> </tbody> </table> | Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | Risk Premium | Business Strategy | Total Spread | IB AAA | 7.35% | 0.90% | 1.10% | 2.00% | 9.35% | IB AA+ | 7.35% | 1.00% | 1.50% | 2.50% | 9.85% | IB AA | 7.35% | 1.00% | 1.50% | 2.50% | 9.85% | IB A | 7.35% | 1.25% | 1.75% | 3.00% | 10.35% | IB BBB | 7.35% | 1.50% | 2.25% | 3.75% | 11.10% | IB BB | 7.35% | 1.70% | 2.30% | 4.00% | 11.35% | IB B and below & Unrated Accounts | 7.35% | 2.10% | 2.40% | 4.50% | 11.85% |
| Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Risk Premium | Business Strategy | Total Spread | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AAA | 7.35% | 0.90% | 1.10% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA+ | 7.35% | 1.00% | 1.50% | 2.50% | 9.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA | 7.35% | 1.00% | 1.50% | 2.50% | 9.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB A | 7.35% | 1.25% | 1.75% | 3.00% | 10.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BBB | 7.35% | 1.50% | 2.25% | 3.75% | 11.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BB | 7.35% | 1.70% | 2.30% | 4.00% | 11.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB B and below & Unrated Accounts | 7.35% | 2.10% | 2.40% | 4.50% | 11.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | |
|--|-----------------------|---|---------------|----------------------------|-------------------|------------------------|-------------------|-------------------------|--------------------|-----------------|-------------------|---------|------------------|
| 10 | Benchmarks and ratios | <ul style="list-style-type: none"> i. External Rating as per Credit Risk Management Policy of the Bank ii. Shall have a minimum capital adequacy ratio of 15% iii. Total borrowings shall not exceed 10 times of Net Owned Fund. iv. Gross NPA and net NPA shall be less than 4.50% and 2.50%, respectively v. Portfolio at Risk (PAR) should not be more than 6.5% vi. Return on Assets (ROA) and Net Interest Margin (NIM) should not be less than 1.5% and 2.5% respectively. vii. Volatile Liabilities* / Total Assets should not be more than 75% (*Volatile Liabilities: Deposits up to 1 year + borrowings up to 1 year) viii. Security Coverage should be minimum 1.10 ix. Should have healthy and sustainable growth in last three years continuously in terms of NIM, PAT and AUM Following should also be evaluated based on availability of information. x. The internal and external sources of funds to meet the company's requirements should be evaluated. The liquidity risk should be evaluated by examining the assets liabilities maturity (ALM) profile, collection efficiency by Demand Collection table, deposit renewal rates and proportion of liquid assets to total assets. xi. Resource profile incorporating the cost of resources, diversity of resource profile and appropriateness of the funding strategy in light of the asset types being financed should be evaluated. <p>Other Ratios:</p> | | | | | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Operational Self Sufficiency (OSS)</td> <td>At least 100%</td> </tr> <tr> <td>Operating Cost Ratio (OCR)</td> <td>Not more than 20%</td> </tr> <tr> <td>Total Cost Ratio (TCR)</td> <td>Not more than 30%</td> </tr> <tr> <td>Portfolio at Risk (PAR)</td> <td>Not more than 6.5%</td> </tr> <tr> <td>Repayment Ratio</td> <td>Not less than 95%</td> </tr> <tr> <td>TOL/TNW</td> <td>Not more than 10</td> </tr> </table> | | Operational Self Sufficiency (OSS) | At least 100% | Operating Cost Ratio (OCR) | Not more than 20% | Total Cost Ratio (TCR) | Not more than 30% | Portfolio at Risk (PAR) | Not more than 6.5% | Repayment Ratio | Not less than 95% | TOL/TNW | Not more than 10 |
| Operational Self Sufficiency (OSS) | At least 100% | | | | | | | | | | | | |
| Operating Cost Ratio (OCR) | Not more than 20% | | | | | | | | | | | | |
| Total Cost Ratio (TCR) | Not more than 30% | | | | | | | | | | | | |
| Portfolio at Risk (PAR) | Not more than 6.5% | | | | | | | | | | | | |
| Repayment Ratio | Not less than 95% | | | | | | | | | | | | |
| TOL/TNW | Not more than 10 | | | | | | | | | | | | |
| 11 | Documentation | As per Documentation manual | | | | | | | | | | | |
| 12 | Product Code | 5701-0003 : RBD-TL-MFI/NBFC-MFI 5810-0001 : RBD-OCC-MFI/NBFC-MFI | | | | | | | | | | | |
| 13 | Other details | <ul style="list-style-type: none"> ➤ As per RBI Master Direction FIDD.CO.Plan.1/04.09.01/2016-17 dt: 05.12.2019 and all other guidelines issued by RBI in respect of NBFC - MFI. ➤ All guidelines issued from time to time / as per Credit Policy to be complied with. | | | | | | | | | | | |

| 13. Tractor & other Farm Machinery Financing | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|---|-------------------|--------------|----------|-----------------------|-----------------|--------|--|--|----------|--------------|-------------------|--------------|--------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|-------|-------|-------|-------|-------|
| Sl. | Particulars | Guidelines | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Minimum Land Holding for financing tractors and power tillers | <ul style="list-style-type: none"> ○ Minimum 4 acres of irrigated land (or) 8 acres of unirrigated land (dry land). ○ Land holding in the name of family members who are blood related and execute documents as co borrowers, can also be considered. ○ Groups of beneficiaries whose holdings aggregate to the minimum land holding and situated in a compact block may also be considered for Tractor loan with prior approval of Zonal Office. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Purpose of loan | New tractor with minimum three implements including trailer. New power tiller | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Margin | <ul style="list-style-type: none"> ○ Loans Upto Rs 1,60,000/- :NIL. ○ If the total cost of Tractor and power tiller exceeds Rs.1.60 Lakhs Margin 10%. ○ If value of the collateral security is equal to loan amount margin is 5%. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Security | <p>Loans Upto Rs 1,60,000/-: Hypothecation of assets created out of loan (i.e. Agreement of hypothecation)</p> <p>Loans above Rs 1,60,000/- Hypothecation of assets created out of loan and mortgage of land whose value is equivalent to loan amount plus third party guarantee*</p> <p>*(If there are any genuine difficulties in creation of mortgage/ charge on the land, where it is required, third party guarantee or such other suitable securities like LIC policies, GP Notes, bonds, approved shares, deposits, alternate land / building properties etc. may be obtained by the branch after getting specific permission from their Zonal Office. It must be ensured that the value of the alternate security offered is adequate as per norms.</p> <p>Tractor / Machineries should be registered in the name of the borrower(s) with concerned RTO and the charge of the bank by way of hypothecation to be recorded with RTO)</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Repayment period | Tractor: 9 years - 18 half yearly installments. Power tiller: 7years or 14 half yearly installments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Processing & other charges | <p>Term Loan: Upto Rs. 25,000/- : NIL Above Rs. 25,000/- : 0.50% of the limit sanctioned</p> <p>All other charges: As per circular on service charges related to Agri advances issued from time to time.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Rate of Interest | <p>1. Upto Rs 3.00 lacs: 1 Yr MCLR + 2.50%</p> <p>2. Above Rs.3.00 lacs & upto Rs.10.00 lacs: 1 Yr MCLR + 2.75%</p> <p>3. Above 10.00 lacs below Rs. 100.00 lacs: 1 Yr MCLR + 3.00%</p> <p>Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Combined Rating Grade</th> <th rowspan="2">MCLR (One Year)</th> <th colspan="3">Spread</th> <th rowspan="2">Interest</th> </tr> <tr> <th>Risk Premium</th> <th>Business Strategy</th> <th>Total Spread</th> </tr> </thead> <tbody> <tr> <td>IB AAA</td> <td>7.35%</td> <td>1.10%</td> <td>0.65%</td> <td>1.75%</td> <td>9.10%</td> </tr> <tr> <td>IB AA+</td> <td>7.35%</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB AA</td> <td>7.35%</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB A</td> <td>7.35%</td> <td>1.10%</td> <td>1.40%</td> <td>2.50%</td> <td>9.85%</td> </tr> </tbody> </table> | | | | Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | Risk Premium | Business Strategy | Total Spread | IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.10% | IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% |
| Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Risk Premium | Business Strategy | Total Spread | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| 13. Tractor & other Farm Machinery Financing | | | | | | | |
|--|--|--|-------|-------|-------|-------|--------|
| Sl. | Particulars | Guidelines | | | | | |
| | | IB BBB | 7.35% | 1.10% | 1.90% | 3.00% | 10.35% |
| | | IB BB | 7.35% | 1.10% | 2.90% | 4.00% | 11.35% |
| | | IB B and below & Unrated Accounts | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% |
| 8 | Documentation | As per Documentation manual | | | | | |
| 9 | Guidelines on financing of pre used tractors | <p>Second hand tractor whose age is not more than seven years.</p> <p>Valuation of tractor: Tractor condition and its value should be certified by Surveyor/ Valuers approved by Banks/ Insurance companies/ dealer/ tractor workshop owners. Or by applying 7% depreciation on straight line method p.a whichever is less to be taken.</p> <p>Margin: 5% for tractors of age less than 3 years. 10% for tractors of age more than 3 years but less than 7 years</p> <p>Repayment period: 5 years-Quarterly/Half yearly/yearly instalments, as applicable Maximum loan amount of Rs 1.50 lakh.</p> | | | | | |
| 10 | Product Code | 5704-0002 RBD-TL-TRACTOR AND IMPLEMENTS 5704-0006 RBD-TL-TRACTOR 2ND HAND 5704-0003 RBD-TL-POWER TILLER 5704-0004 RBD-TL-COMBINE HARVESTER 5704-0005 RBD-TL-OTHER FARM MACHINERY 5704-0014 RBD-TL-TRACTOR SPL. SCH TELANGANA | | | | | |
| 11 | Guidelines on financing tractor and other farm machinery on Custom Hiring basis | <p>Wherever the usage is more for custom hiring than own farm usage, financing tractors and other farm machineries like threshers, combine harvesters etc can be taken up under MUDRA scheme for limits upto Rs.10.00 lakh.</p> <ol style="list-style-type: none"> No minimum acreage need be insisted upon. Margin: 15% Coverage under Credit Guarantee Fund for Micro Units (CGFMU) is compulsory. Repayment may be fixed in monthly/ quarterly installments. Loan term is 9 years for tractors. Scope/demand for custom hiring should be ensured. | | | | | |

| 14. Financing to Cold Storages | | |
|--------------------------------|--|---|
| Sl. | Particulars | Guidelines |
| 1 | Target Group & Eligibility | Individuals, group of individuals, association of persons, Co-operatives, firms, companies etc., having necessary skills, capacity and aptitude to undertake the activity. |
| 2 | Economic size of unit & land requirement | <ul style="list-style-type: none"> ➤ Cold storage units can be used to store either a single commodity or multiple commodities. ➤ Depending upon the entrepreneur's financial health; it can be planned to store the produce entirely owned by him or on rental basis or in combination of the two. ➤ NABARD usually encourages cold storages where 70% of the capacity is available to farmers for storage on rentals. Financial viability of a unit depends upon the intended pattern of use and rental rate prevalent in an area. However, units entirely to be used by the owners are also considered for sanction. Considering 70:30 utilization of the capacity for rentals and own use, a 5000 MT capacity unit is considered as viable. ➤ No minimum capacity stipulations for projects of Governments/ Government owned corporations (As per NABARD operational guidelines). |
| 3 | Types of facilities | <ol style="list-style-type: none"> 1. Term Loan 2. Open Cash Credit 3. Over draft |
| 4 | Purpose | <p>Term Loan: Construction & maintenance of cold storage units</p> <p>Cash Credit Facility: To meet the working capital requirements of cold storage units for onward lending to the farmers who have stored their agriculture commodities with them (provided 100% collateral security is available) and for agriculture commodities belonging to cold storage owner.</p> <p>Over Draft Facility: Running & maintenance of cold storage units:</p> <ul style="list-style-type: none"> • Payment of cold storage electricity charges. • Running & maintenance charges of gensets required as standby arrangement. • Payment of labour charges/ salaries of staff, repairs, etc. |
| 5 | Quantum of finance / Assessment | <p>Term Loan: Based on Project cost.</p> <p>Working Capital: Cash budget method to assess the working capital irrespective of limits.</p> <p>However, under the on lending, the loan amount per farmer should not exceed Rs.3.00 lakhs or 70% of value of produce stored whichever is lower. The loan to be sanctioned to an existing KCC holder or potato growers/ potato seed growers may be disbursed by crediting to their respective accounts.</p> |
| 6 | Margin | <p>Term Loan : 25% (Minimum)</p> <p>Working Capital (OD): 30% (Min)</p> <p>However, in case of loans under Govt. sponsored scheme, margin norms to be adopted as per scheme guidelines.</p> |
| 7 | Repayment Period | Term Loan: Up to 9 Years including maximum holiday period of 2 Yrs. |

| 14. Financing to Cold Storages contd. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------------------------------|----------------------------|--|-------------------|--------------|----------|-----------------------|-----------------|--------|--|--|----------|--------------|-------------------|--------------|--------|-------|-------|-------|-------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|--------|-----------------------------------|-------|-------|-------|-------|--------|
| Sl. | Particulars | Guidelines | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | <p>Cash Credit: To be Renewed Annually / Reviewed Half yearly. Wherever limit is arrived based on cash budget method, seasonal sub limits may be fixed based on the season and commodity.</p> <p>Overdraft: To be Renewed Annually / Reviewed Half yearly.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Processing & other charges | <p>Term Loan: Upto Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p>Working Capital: Upto Rs. 25000: NIL Above Rs. 25000/- up to Rs. 50 Lakh: Rs. 250 per lakh or part thereof Min. of Rs. 250 Above Rs. 50 Lakh: Rs. 350 per lakh or part thereof.</p> <p>All other charges: As per circular on service charges related to Agri advances issued from time to time.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | Rate of Interest | <p>1. Upto Rs 3.00 lacs: 1 Yr MCLR + 2.50% 2. Above Rs.3.00 lacs & upto Rs.10.00 lacs: 1 Yr MCLR + 2.75% 3. Above 10.00 Lacs below Rs. 100.00 lacs: 1 Yr MCLR + 3.00%. 4. Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below</p> <table border="1"> <thead> <tr> <th rowspan="2">Combined Rating Grade</th> <th rowspan="2">MCLR (One Year)</th> <th colspan="3">Spread</th> <th rowspan="2">Interest</th> </tr> <tr> <th>Risk Premium</th> <th>Business Strategy</th> <th>Total Spread</th> </tr> </thead> <tbody> <tr> <td>IB AAA</td> <td>7.35%</td> <td>1.10%</td> <td>0.65%</td> <td>1.75%</td> <td>9.10 %</td> </tr> <tr> <td>IB AA+</td> <td>7.35%</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB AA</td> <td>7.35%</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB A</td> <td>7.35%</td> <td>1.10%</td> <td>1.40%</td> <td>2.50%</td> <td>9.85%</td> </tr> <tr> <td>IB BBB</td> <td>7.35%</td> <td>1.10%</td> <td>1.90%</td> <td>3.00%</td> <td>10.35%</td> </tr> <tr> <td>IB BB</td> <td>7.35%</td> <td>1.10%</td> <td>2.90%</td> <td>4.00%</td> <td>11.35%</td> </tr> <tr> <td>IB B and below & Unrated Accounts</td> <td>7.35%</td> <td>1.10%</td> <td>3.40%</td> <td>4.50%</td> <td>11.85%</td> </tr> </tbody> </table> | | | | Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | Risk Premium | Business Strategy | Total Spread | IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.10 % | IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% | IB BBB | 7.35% | 1.10% | 1.90% | 3.00% | 10.35% | IB BB | 7.35% | 1.10% | 2.90% | 4.00% | 11.35% | IB B and below & Unrated Accounts | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% |
| Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Risk Premium | Business Strategy | Total Spread | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.10 % | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BBB | 7.35% | 1.10% | 1.90% | 3.00% | 10.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BB | 7.35% | 1.10% | 2.90% | 4.00% | 11.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB B and below & Unrated Accounts | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | Security Norms | <ul style="list-style-type: none"> • Hypothecation of assets created out of Bank Finance. • Mortgage of land & building of the Cold Storage. • Hypothecation of assets created out of Bank Finance (Stock of Cold Storage Owner). • Assignment of receivables/ book debt arising out of advances to farmers for storage of agricultural commodities. • Wherever, WC limit is sanctioned for the purpose of on-lending to farmers, collateral security value equivalent to 100% loan amount to be obtained. • Collateral security in the form of FD, NSC, LIC Policies, Equitable Mortgage of immovable properties as per credit rating of borrower. • Minimum Security Coverage Ratio of 1.20 should be maintained at all times. • Guarantee: Personal guarantee of partners/directors. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | Documentation | As per Documentation manual | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | Product Codes | 5704 - 0017 RURAL TL COLD ST WAREH-MCLR1 5704 - 0018 RURAL TL RUR GODOWN-MCLR1 5704 - 0019 RURAL TL GODOWN LEAS-MCLR | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| 14. Financing to Cold Storages contd. | | |
|--|--------------------|--|
| Sl. | Particulars | Guidelines |
| | | <ul style="list-style-type: none"> - Rural CC- Rural Godown - Rural CC-Cold Store/WH - Rural OD-Cold Storage Units |
| 13 | Other details | <ul style="list-style-type: none"> ➤ Insurance to be taken for assets created out of the loan / assets held as security as per guidelines from time to time. ➤ Units should be inspected atleast once in a quarter and condition of the working of the unit should be recorded ➤ All guidelines from time to time / Credit Policy to be complied with |

| 15. Estate Purchase Loans | | |
|----------------------------------|---------------------------------|--|
| Sl. | Particulars | Guidelines |
| 1 | Target Group & Eligibility | <ul style="list-style-type: none"> ➤ The purchaser should have yielding estates and should be in a position to rejuvenate the Estate proposed to be purchased. ➤ The intending borrowers should have satisfactory past dealings with the Bank. ➤ The purchaser should be experienced in the line, financially sound and should be in a position to bring in margin and service the debt. ➤ The intending buyer should qualify the respective State Government norms of being an agriculturist/ satisfy the income criteria stipulated by the State Government. <p>The estate should preferably be a neglected one. The estate should have potential for realizing higher yields. The Estate should have the potential to absorb substantial credit for developmental activities.Ø The total land holding including the land to be acquired should be within the land ceiling norms of respective State</p> |
| 3 | Types of facilities | Term Loan |
| 4 | Purpose | To purchase estate growing traditional plantation crops viz. coffee, tea, rubber and cardamom, cashew, pepper, coconut and other perennial orchard crops |
| 5 | Quantum of finance / Assessment | Shall be based on the lowest of (i) Market value (ii) Guideline value / Circle rate fixed by the State or (iii) purchase consideration, after retaining the necessary margin. The stamp duty and registration charges may also be considered. For the purpose of the valuation of land to be purchased, price indicated may be cross checked with the last five years average registration value available with the registrar / sub registrar of the area and a view is to taken by the Bank for fixing the quantum of finance. |
| | Security | Mortgage of property to be purchased. Also, collateral security of mortgage of existing landed properties / preferably residential property is to be obtained. In any case, the value of the security should not be less than 200% of the loan amount |
| 6 | Margin | The margin shall be normally 50% on purchase consideration or value of estate, whichever is lower. However, in deserving cases, the same may be relaxed up to 25%. The cost of registration / stamp duty may be considered in project cost as suggested, in view of steep cost in such charges and in such cases the margin need to be kept at 50% only without further relaxation. The Bank may have discretion to relax in this case also |
| 7 | Repayment Period | The loan should normally be repayable within 7 to 9 years. In case of specific cases, depending on the status of the Estate and rejuvenation period required, it may be extended up to 20 years |

| 15. Estate Purchase Loans contd. | | |
|---|----------------------------|--|
| Sl. | Particulars | Guidelines |
| 8 | Processing & other charges | As per circular on service charges related to Agri advances issued from time to time. |
| 9 | Rate of Interest | As updated from time to time |
| 11 | Documents | <ul style="list-style-type: none"> ➤ Copies of land records regarding land owned and to be purchased, certified by the concerned ➤ Revenue authorities. ➤ No due certificate from the Co-operative Credit Society / Commodity Boards / Financial ➤ Institutions. This can be waived provided sanctioning authority is satisfied that the applicant does not have liability with society / financial institutions for loans up to Rs.1 lakh. ➤ Documents of title and other relevant documents to establish the right over presently held landed property as well as lands to be purchased is to be produced. <p>Copy of sale agreement if entered into or offer letter by the vendor. Crop history of the Estate to be purchased as well as existing estates.ØValuation report of the Estate to be purchased from the Panel valuer of the Bank.</p> |

| 15. Estate Purchase Loans contd. | | |
|---|------------------------------------|---|
| Sl. | Particulars | Guidelines |
| 12 | Other Important Terms & Conditions | <ul style="list-style-type: none"> ➤ Sanctioning Authority is ZLCC ➤ The loans are to be disbursed in stages. ➤ Initially, a DPN / Demand Loan will be sanctioned on the security of the other collateral (if any) to purchase the Estate. ➤ The loan is to be disbursed by way of Demand draft directly to the vendor after collecting the margin money or after ascertaining the advance paid with documentary proof. ➤ Later, on receipt of the original sale deed / certified true copy, term loan is to be disbursed on putting through EMT / Mortgage. ➤ The liability under DPN to be cleared by granting term loan. ➤ Before disbursing, DPN, Legal Scrutiny Report (LSR) from the Bank's panel advocate on the landed properties to be mortgaged is to be obtained and the lands should have clear and marketable title. ➤ The LSR among other things should be specific – Whether the borrower qualifies for purchase of land as per the provision of the Land Reforms Act, prevailing in the State. ➤ The draft sale deed shall be got approved by the panel advocate before disbursing DPN. ➤ Receipt from the vendor for having received the consideration / sale proceeds in full shall be kept along with the loan papers. |

| 16. Ryot Punarudharan Yojana | | |
|-------------------------------------|---------------------------------|---|
| Sl. | Particulars | Guidelines |
| 1 | Target Group & Eligibility | <ul style="list-style-type: none"> ➤ Existing farmer beneficiaries of the bank who have been regular in repaying the loan. ➤ Existing farmer beneficiaries of the bank who have been regular in repaying the loan with interest in the past except on occasions when they could not do so, on account of facts beyond their control. ➤ Non-borrower farmers of the Bank in the command area of the bank Branch. ➤ Tenant farmers having written lease agreement for the period equivalent to repayment period of the proposed loan with the consent/guarantee of the landlord. In the alternative SHG/JLG of tenant farmers to be formed and assistance extended. |
| 3 | Types of facilities | Term Loan |
| 4 | Purpose | Rehabilitation of farmers who have fallen into the debt trap of local money lenders by providing them with soft loans |
| 5 | Quantum of finance / Assessment | 25% of average annual farm income or 50% of the land value or actual private borrowings whichever is less subject to a maximum of Rs. one lakh per borrower. A self declaration by the farmer on the private borrowings to be obtained |
| | Security | No collateral for agri loan upto Rs.1.60 lakh. |
| 6 | Margin | Nil |
| 7 | Repayment Period | Maximum 9 years with one year gestation (Qtly / Hly / Annual instalment) |

| 17. Dairy Loan | | |
|----------------|---------------------------------|--|
| Sl. | Particulars | Guidelines |
| 1 | Target Group & Eligibility | Individual farmers [including Self Help Groups (SHGs) and Joint Liability Groups (JLGs)], Corporates including Farmer producer companies of individual farmers, Partnership firms and Co-operatives of farmers directly engaged in Agriculture and Allied activities. |
| 2 | Types of facilities | 1. Term Loan 2. Cash Credit |
| 3 | Purpose | <ul style="list-style-type: none"> • Term Loan: For setting up of Dairy unit (Purchase of high yielding Milch Animals, Construction of Shed, Purchase of Equipments, Cultivation of Green Fodder, Initial Concentrate feed during first month of lactation). • Cash Credit: To meet short term working capital requirements (Feed, labour, Veterinary aid etc) under KCC Animal Husbandry model. |
| 4 | Quantum of finance / Assessment | <u>Term Loan:</u> Based on Unit cost fixed by NABARD / individual project cost. <u>Cash Credit:</u> Limit to be arrived based on Scale of Finance fixed by DLTC. <u>MUDRA:</u> Term loan or Working capital up to maximum of Rs.10.00 lakhs. |
| 5 | Margin | <ul style="list-style-type: none"> ➤ For Limit up to Rs.1.60 Lakhs – NIL ➤ Limit above Rs.1.60 Lakhs – 15% to 25% of project cost. ➤ <u>Under MUDRA:</u> Shishu – Nil, Kishore – 10%, Tarun - 15% |
| 6 | Repayment Period | <u>Term Loan:</u> <ul style="list-style-type: none"> ➤ Maximum 72 months including gestation period of 1 month. ➤ Wherever construction of shed is involved, maximum holiday period can be 12 months. ➤ Loan amount repayable in Monthly / Quarterly installments. ➤ Repayments will be as per cash flow/ income generation pattern of the activity undertaken by the borrower. <u>Cash Credit:</u> The Loan will be in the nature of Revolving Cash Credit limit. The entire cash generated to be routed through Cash Credit account only. |
| 7 | Processing fee & other charges | <u>Term Loan:</u> Upto Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned <u>Working Capital:</u> Upto Rs. 25000: NIL Above Rs. 25000/- up to Rs. 50 Lakh: Rs. 250 per lakh or part thereof Min. of Rs. 250 Above Rs. 50 Lakh: Rs. 350 per lakh or part thereof. All other charges: As per circular on service charges related to Agri advances issued from time to time. |
| 8 | Rate of Interest | 1. Upto Rs 3.00 lacs: 1 Yr MCLR + 2.50% 2. Above Rs.3.00 lacs & upto Rs.10.00 lacs: 1 Yr MCLR + 2.75% 3. Above 10.00 Lacs below Rs. 100.00 lacs: 1 Yr MCLR + 3.00% 4. Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below |

| 17. Dairy Loan contd. | | | | | | | |
|-----------------------|--------------------|--|-----------------|--------------|--------------------------|--------------|----------|
| Sl. | Particulars | Guidelines | | | | | |
| | | Combined Rating Grade | MCLR (One Year) | Risk Premium | Spread Business Strategy | Total Spread | Interest |
| | | IB AAA | 7.35 % | 1.10% | 0.65% | 1.75% | 9.10 % |
| | | IB AA+ | 7.35 % | 1.10% | 0.90% | 2.00% | 9.35 % |
| | | IB AA | 7.35 % | 1.10% | 0.90% | 2.00% | 9.35 % |
| | | IB A | 7.35 % | 1.10% | 1.40% | 2.50% | 9.85 % |
| | | IB BBB | 7.35 % | 1.10% | 1.90% | 3.00% | 10.35% |
| | | IB BB | 7.35 % | 1.10% | 2.90% | 4.00% | 11.35% |
| | | IB B and below & Unrated Accounts | 7.35 % | 1.10% | 3.40% | 4.50% | 11.85% |
| 9 | Security Norms | <p>Primary: Hypothecation of assets created out of loan.</p> <p>Collateral: Limit up to Rs.1.60 Lakhs and NIL wherever Tie up arrangements available for limits up to Rs.3.00 Lakhs Limits above Rs.1.60 lakhs and Collateral security in the form for Tie up loans above Rs.3.00 of EM of immovable properties, FD, NSC, LIC Policies, plus third party guarantee wherever necessary</p> <p>For limit up to Rs.10.00 lakhs covered under MUDRA:</p> <ul style="list-style-type: none"> • Assets created out of loan • Mandatory coverage under CGFMU. • No Collateral Security or Third Party Guarantee. | | | | | |
| 10 | Documentation | As per Documentation manual | | | | | |
| 11 | Product Code | 5704-0020: Rural TL- Dairy Loan - : Rural CC- Dairy Loan | | | | | |
| 12 | Other details | <ul style="list-style-type: none"> ➤ Separate Tie up products with Heritage & Milky Mist is also available. ➤ Insurance to be taken for assets created out of the loan / assets held as security as per guidelines from time to time. ➤ Units should be inspected atleast once in a quarter and condition of the working of the unit should be recorded ➤ All guidelines issued from time to time / as per Credit Policy to be complied with. | | | | | |
| 13 | Circular Reference | For detailed guidelines regarding collateral free dairy loan under tie-up arrangement, please refer Circular – ADV-37/2019-20 Dt. 05.07.2019 and Its Annexure . | | | | | |

| 18. Farmers Producer Companies (FPCs / FPOs) | | |
|---|---------------------------------|---|
| Sl. | Particulars | Guidelines |
| 1 | Target Group & Eligibility | New or existing FPC (Company of Farmer Producer members as defined in section IXA of the Indian Companies Act, 1956 and incorporated with the Registrar of Companies (RoC)). |
| 2 | Types of facilities | Term Loan, Cash Credit & Composite Loan |
| 3 | Purpose | <p>Term Loan: For acquiring farm machinery, equipment's, refrigerated vehicles, transport vehicles and any other implements/machinery required for cultivation, production, processing and post-harvest processes etc. Construction of storage godown or any other structure utilised for the common use of the FPC for productive purpose.</p> <p>Cash Credit: To meet the crop cultivation expenses / procurement of farm produce of farmer members and working capital needs of FPCs in the value addition process of farm produces.</p> <p>Composite Loan: Combination of both term loan and working capital.</p> |
| 4 | Quantum of finance / Assessment | <p>Term Loan: 85% of the project cost may be financed subject to compliance of other lending norms / guidelines.</p> <p>Cash Credit:</p> <ol style="list-style-type: none"> As per scale of finance for the cultivable area to meet the crop cultivation expenses of member farmers. Turn Over method will be applicable for assessment of working capital limit as applicable to Small and Medium Enterprises (SME) loans, if Working Capital (WC) is requested for value addition/ processing. Maximum loan quantum to the FPO/FPC (excluding term loan for creation of immovable assets) should not exceed 10 times of Net Owned Funds (NOF)/Tangible Net Worth (TNW) for the working capital beyond Rs 100.00 lakh. <p>Composite loans: Combination of both term loan & working capital as described above.</p> |
| 5 | Margin | Term Loan : 15% of the project cost. Working capital : 15% of the assessed amount. |
| 6 | Maximum limit | Rs. 100.00 Lakhs. |
| 7 | Sanctioning Authority | Zonal Level Credit Committee (ZLCC) |
| 8 | Repayment Period | Term Loan: To be repaid within a maximum period of 5 years, based on CASH FLOW / Income generation. Working capital : For working capital / running limit tenable for a period of 12 months, renewable every year. |

| | | |
|----|--------------------------------|--|
| 9 | Processing fee & other charges | <p>Term Loan: Upto Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p>Working Capital: Upto Rs. 25000: NIL Above Rs. 25000/- up to Rs. 50 Lakh: Rs. 250 per lakh or part thereof Min. of Rs. 250 Above Rs. 50 Lakh: Rs. 350 per lakh or part thereof. All other charges: As per circular on service charges related to Agri advances issued from time to time.</p> |
| 10 | Rate of Interest | <p>Up to Rs. 100.00 lakhs: 1 Yr MCLR + 1.00% Above Rs. 100.00 lakhs - Linked to Internal Rating of borrower.</p> |
| 11 | Security Norms | <p>Primary Security: Assets created out of the finance made by the bank. In case of working capital limit wherever finance is for crop cultivation, hypothecation of crop of all the farmer members of FPC, for which all the farmer members to authorize the Company to execute document on their behalf.</p> <p>Collateral security: No collateral security shall be obtained for limits Upto Rs 100 lakh except in case, if the FPC creates collaterals from their operations, the same shall be offered as collateral security to the loans availed.</p> |
| 12 | Documentation | As per Documentation manual |
| 13 | Product Code | <p>5704-0012 RBD-TL-KISAN MITRA (FPO/FPC) 5809-0001 RBD-OCC-KISAN MITRA (FPO/FPC) 5809-0002 RBD-OCC-KISAN MITRA PML (FPO/FPC)</p> |
| 14 | Other details | <ul style="list-style-type: none"> • Credit Guarantee Cover: Maximum guarantee cover shall be restricted to the extent of 85% of the eligible sanctioned credit facility or to Rs 85.00 lakh, whichever is lower. • Guarantee Fee: The fee payable to SFAC by the ELI for guarantee cover in respect of an eligible credit facility granted by it to an FPC borrower under the scheme is a onetime guarantee fee calculated @ 0.85% of the sanctioned credit limit, subject to a maximum of Rs 85,000/- (Rs. Eighty-five thousand only). • Annual Service Fee: In addition to onetime guarantee fee, an annual service fee of 0.25% of the sanctioned credit limit per annum • Guarantee Fee and Annual Service Fee as applicable are to be borne by the borrowing Farmers Producer Company. Insurance to be taken for assets created out of the loan / assets held as security as per guidelines from time to time. • Units should be inspected atleast once in a quarter and condition of the working of the unit should be recorded • All guidelines from time to time / Loan Policy / Credit Risk Management Policy to be complied with. |

| 19. Agri Clinic and Agri Business Centres (ACABC) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---------------------------------|---|-------------------|--------------|----------|-----------------------|-----------------|--------|--|--|----------|--------------|-------------------|--------------|--------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|--------|
| Sl. | Particulars | Guidelines | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Target Group & Eligibility | <p>All Graduates in Agriculture and Allied subjects from Agricultural Universities (State / Central)/ Universities recognized by ICAR/ UGC.</p> <p>Diploma (with at least 50% marks) / Post Graduate Diploma holders in Agriculture and Allied subjects from State Agricultural Universities, State Agriculture and Allied Departments and State Department of Technical Education.</p> <p>Biological Science Graduates with Post Graduation in Agriculture & Allied subjects.</p> <p>Degree courses recognized by UGC having more than 60 percent of the course content in Agriculture and Allied subjects.</p> <p>Diploma/Post-graduate Diploma courses with more than 60 percent of course content in Agriculture and Allied subjects, after B.Sc. with Biological Sciences, from recognized colleges and universities.</p> <p>Agriculture related courses at Intermediate (i.e. plus two) level, with at least 55% marks.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Types of facilities available | Term Loan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Purpose | To create gainful self-employment opportunities to unemployed Agricultural graduates, Agricultural Diploma holders, intermediate in Agriculture and Biological science graduates with PG in Agri-related courses. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Quantum of finance / Assessment | Ceiling of project cost for subsidy is Rs.20.00 lakhs for an individual project (Rs.25.00 lakhs in case of extremely successful individual projects) and Rs.100 lakhs for a group project. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Margin | <ul style="list-style-type: none"> Upto Rs. 5.00 lakhs – No margin. Above Rs. 5.00 lakhs - 15% of the project outlay. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Repayment Period | Repayment period will depend on the nature of activity and will vary between 5 to 10 years including a maximum moratorium period of 2 years (as per needs of individual project). | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Processing fee & other charges | <p>Upto Rs. 5.00 lakhs – NIL.</p> <p>Above Rs. 5.00 lakhs – 0.50% of the limit sanctioned</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Rate of Interest | <p>1. Upto Rs 3.00 lacs: 1 Yr MCLR + 2.50%</p> <p>2. Above Rs.3.00 lacs & upto Rs.10.00 lacs: 1 Yr MCLR + 2.75%</p> <p>3. Above 10.00 Lacs below Rs. 100.00 lacs: 1 Yr MCLR + 3.00%</p> <p>4. Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below</p> <table border="1"> <thead> <tr> <th rowspan="2">Combined Rating Grade</th> <th rowspan="2">MCLR (One Year)</th> <th colspan="3">Spread</th> <th rowspan="2">Interest</th> </tr> <tr> <th>Risk Premium</th> <th>Business Strategy</th> <th>Total Spread</th> </tr> </thead> <tbody> <tr> <td>IB AAA</td> <td>7.35%</td> <td>1.10%</td> <td>0.65%</td> <td>1.75%</td> <td>9.10%</td> </tr> <tr> <td>IB AA+</td> <td>7.35%</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB AA</td> <td>7.35%</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB A</td> <td>7.35%</td> <td>1.10%</td> <td>1.40%</td> <td>2.50%</td> <td>9.85%</td> </tr> <tr> <td>IB BBB</td> <td>7.35%</td> <td>1.10%</td> <td>1.90%</td> <td>3.00%</td> <td>10.35%</td> </tr> <tr> <td>IB BB</td> <td>7.35%</td> <td>1.10%</td> <td>2.90%</td> <td>4.00%</td> <td>11.35%</td> </tr> </tbody> </table> | | | | Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | Risk Premium | Business Strategy | Total Spread | IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.10% | IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% | IB BBB | 7.35% | 1.10% | 1.90% | 3.00% | 10.35% | IB BB | 7.35% | 1.10% | 2.90% | 4.00% | 11.35% |
| Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Risk Premium | Business Strategy | Total Spread | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BBB | 7.35% | 1.10% | 1.90% | 3.00% | 10.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BB | 7.35% | 1.10% | 2.90% | 4.00% | 11.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| 19. Agri Clinic and Agri Business Centres (ACABC) contd. | | | | | | | |
|--|----------------|--|-------|-------|-------|-------|--------|
| Sl. | Particulars | Guidelines | | | | | |
| | | IB B and below & Unrated Accounts | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% |
| 9 | Security Norms | <ul style="list-style-type: none"> ➤ Limits upto Rs.5 lakhs - Assets created out of Bank loan. ➤ Limits above Rs.5.00 lakhs - Assets created out of Bank loan, Third Party Guarantee, Mortgage of properties covering atleast 100% of the loan amount. | | | | | |
| 9 | Documentation | As per Documentation manual | | | | | |
| 10 | Product Code | 5705-0002 RBD-TL-AG CLINIC BUSI CTR | | | | | |
| 11 | Other details | <ul style="list-style-type: none"> ➤ All other scheme guidelines issued by NABARD vide Circular No: 17 / DOR - 04 / 2019 Dt. 016.01.2019 to be adhered to. ➤ All guidelines issued from time to time / as per Credit Policy to be complied with. | | | | | |

| 20. Star Agro Mills Scheme (Rice Mill, Dhal Mill, Oil Mill & Flour Mill) | | |
|--|---------------------|--|
| Sl. | Particulars | Guidelines |
| 1 | Target group | All new / existing Rice Mills, Dhal Mills, Oil Mills and Flour Mills. |
| 2 | Purpose | Acquisition of new machinery / factory building / modernization and Working capital needs. |
| 3 | Eligibility | <p><u>For New Units:</u> Satisfactory promoters' track record, group affiliation and viable project for new units.</p> <p><u>For Existing Units:</u> Consistent Net profit making units for a minimum period of two years.</p> <p>RAM rating / Scoring model is mandatory depending on the credit exposure and entry level rating as per Credit policy as below should be complied with.</p> <ul style="list-style-type: none"> ➤ In case of accounts with credit exposure below Rs. 1.00 Crore, BBB grade as per scoring model. ➤ In case of accounts with credit exposure of Rs. 1.00 Crore and above, Combined Rating BBB as per RAM rating model. <p>➤ Proponent having existing Agro Mills on leased basis may also be considered for providing working capital. Lease deed should be registered and period of lease should not be less than three years.</p> <p>➤ No term loan should be allowed, in general, to existing Agro Mills running on leased basis. If any such unit requires Term Loan for purchase of machinery & equipment either for replacement purpose or increase in production the same be considered case to case basis on merit. In all such cases lease period (remaining) should be at least twice of the repayment period of Term loan.</p> <p>➤ For any new unit in leased land where Term Loan is proposed, the lease period should not be less than ten years.</p> |
| 4 | Types of facilities | <ol style="list-style-type: none"> 1. Term Loan 2. Working Capital 3. NFB limits |

| | | |
|---|---------------------------------|--|
| 5 | Quantum of finance / Assessment | <p>Term loan: Based on Project cost</p> <p>Working Capital: As per Credit Policy guidelines.</p> <ul style="list-style-type: none"> • Limits Upto Rs. 5.00 Crs - Turnover method • Limits above Rs. 5.00 Crs - MPBF II Method / Cash Budget Method. <p>Peak level / non peak level limits, if seasonal Submission of CMA data may not be insisted for limits upto Rs. 1 crore due to difficulties experienced by most of the Rice Shellers in its preparation. Instead, estimated / projected financial statements alone may be submitted to enable assessment. QIS and MSOD should be submitted as per extant policy guidelines</p> <p>While making assessment under turnover method, in case of Rice Mills with NWC higher than 5% of estimated gross sales, NWC may be permitted upto 5% of the estimated sales, so as to enable them to take care of pressing needs of capital assets, non-current assets, inventory build up during peak season etc.</p> <p>Due to seasonality factor, peak / non peak level limits may be required in certain zones, especially where there is only one paddy crop. In such cases, for storage of paddy in harvest season, peak level limits may be assessed on the basis of estimated paddy procurements and marketing arrangements, taking into account installed capacity, past and estimated financials and availability of prescribed margin.</p> <p>Suitable Key Cash Credit facility may be considered within overall assessed MPBF. Collateral coverage calculation should include KCC exposure also.</p> <p>NFB Facilities: Need based</p> |
| 6 | Margin | <p>Term Loan: 25% for new machinery and 30% for landed property and building</p> <p>Working capital:</p> <ol style="list-style-type: none"> 1. Stocks of goods <ul style="list-style-type: none"> For Limits less than Rs. 1 Crore – 20% For Limits Rs. 1 Crore & above – 25% 2. Book Debts – 25% (upto 90 days duration) <p>NFB Margin – as per norms</p> |
| 7 | Repayment | <p>Term Loans – Upto 7 Years with maximum holiday period of 12 months.</p> <p>Working capital: One year with yearly renewal.</p> |

| 8 | Security Cover | <p>Primary: Hypothecation of stocks / book debts / machineries / EM of factory land & building / charge on assets created out of Bank finance.</p> <p>Collateral: No collateral should be obtained for limit up to Rs. 10 Lakhs.</p> <p>For Limit above Rs. 10.00 Lakhs: Additional Security cover by way of EM property / In the form of MMD/FD/LIC/NSC, etc., belonging to borrower / guarantor for limits sanctioned (both FB & NFB) should be 100% of loan amount, with a provision to relax upto 50% by ZLCC, based on satisfactory conduct / operations of the account, good track record and linked to credit rating / scoring of borrower as below.</p> <table border="1" data-bbox="592 645 1326 763"> <thead> <tr> <th>Rating Grade</th> <th>Security cover</th> </tr> </thead> <tbody> <tr> <td>IB BBB and above</td> <td>50%</td> </tr> <tr> <td>Below IB BBB</td> <td>100%</td> </tr> </tbody> </table> <p>The residual value of factory Land & building (net of MTL exposure) with stipulated margin shall also be taken as a component of additional security. In case where margin is relaxed, residual value shall be the value as per norms and not reduced margin.</p> | Rating Grade | Security cover | IB BBB and above | 50% | Below IB BBB | 100% |
|------------------|----------------|--|--------------|----------------|------------------|-----|--------------|------|
| Rating Grade | Security cover | | | | | | | |
| IB BBB and above | 50% | | | | | | | |
| Below IB BBB | 100% | | | | | | | |
| 9 | Processing & | Term Loan: | | | | | | |

| 20. Star Agro Mills Scheme (Rice Mill, Dhal Mill, Oil Mill & Flour Mill) contd. | | | | | | | | |
|---|--|---|-----------------|---------------|-------------------|---------------|-------------------------|---------------|
| Sl. | Particulars | Guidelines | | | | | | |
| | other charges | Upto Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned Working Capital: Upto Rs. 25000: NIL Above Rs. 25000/- up to Rs. 50 Lakh: Rs. 250 per lakh or part thereof Min. of Rs. 250 Above Rs. 50 Lakh: Rs. 350 per lakh or part thereof. All other charges: As per circular on service charges related to Agri advances issued from time to time. | | | | | | |
| 10 | Rate of Interest | | MCLR (One Year) | Spread | | | Interest | |
| | | | | Risk Premium | Business Strategy | Total Spread | | |
| | | For limits less than Rs. 1.00 Crore | 7.35% | 1.00% | 0.60% | 1.60% | 8.95% | |
| | | For Limits of Rs. 1.00 Crore and above - Combined Rating Grade | | | | | | |
| | | IB AAA | 7.35% | 0.90% | 0.40% | 1.30% | 8.65% | |
| | | IB AA+ | 7.35% | 0.90% | 0.40% | 1.30% | 8.65% | |
| | | IB AA | 7.35% | 0.90% | 0.40% | 1.30% | 8.65% | |
| | | IB A | 7.35% | 1.00% | 0.60% | 1.60% | 8.95% | |
| | | IB BBB | 7.35% | 1.00% | 0.60% | 1.60% | 8.95% | |
| | IB BB and below & Unrated Accounts | 7.35% | 2.85% | 3.10% | 5.95% | 13.30% | | |
| 10.A | Special ROI under Cluster Basis IB Star Agro Mills Scheme – Pan India Cluster | | | | | | | |
| | | 1 YR MCLR | Rice Mills | | Dhal Mills | | Flour Mills & Oil Mills | |
| | | | Total | Effective ROI | Total Spread | Effective ROI | Total Spread | Effective ROI |
| | For limits less than Rs. 1.00 Crore | 7.35% | 0.45% | 7.80% | 0.55% | 7.90% | 0.65% | 8.00% |
| | For Limits of Rs. 1.00 Crore and above – Combined Rating (Internal) | | | | | | | |
| | IB AAA | 7.35% | 0.15% | 7.50% | 0.25% | 7.60% | 0.35% | 7.70% |
| | IB AA+ | 7.35% | 0.15% | 7.50% | 0.25% | 7.60% | 0.35% | 7.70% |
| | IB AA | 7.35% | 0.15% | 7.50% | 0.25% | 7.60% | 0.35% | 7.70% |
| | IB A | 7.35% | 0.45% | 7.80% | 0.55% | 7.90% | 0.65% | 8.00% |
| | IB BBB | 7.35% | 0.45% | 7.80% | 0.55% | 7.90% | 0.65% | 8.00% |
| 11 | Special Rice Mill Cluster for NFB facility – BG (Performance Guarantee) under IB Star Agro Mills Scheme for the Branches in the states of Chhattisgarh, Andhra Pradesh, Telangana, Madhya Pradesh and Odisha | | | | | | | |
| | Nature | Details of Approval | | | | | | |
| | Concessions in BG(Performance) Commission | 1. 50% concession in applicable BG (Performance Guarantee) commission where the <u>custom milling of Paddy is done for the Government.</u> 2. Minimum commission payable for BG (Performance) shall be for 3 months. For period exceeding 3 months, the period | | | | | | |

| 20. Star Agro Mills Scheme (Rice Mill, Dhal Mill, Oil Mill & Flour Mill) contd. | | |
|---|---|---|
| Sl. | Particulars | Guidelines |
| | | shall be reckoned in steps of <u>1 month</u> . |
| | Margin | Not less than 10% as per norms |
| | Processing Charge | One time Processing Charge per Annum as applicable under Star Agro Mills Scheme. |
| | Renewal Charge | The commission leviable shall be the same applicable for issuance of fresh guarantee as per norms |
| | Additional Sanction Terms and Conditions / Monitoring | <ol style="list-style-type: none"> 1. The above approval is applicable only for the Branches in the select states viz., Chhattisgarh, Andhra Pradesh, Telangana, Madhya Pradesh and Orissa, where the custom milling of paddy is done for the Government. 2. Accounts sanctioned under this scheme are to be closely monitored and evidence of operations like Electricity Bill may be obtained. 3. Rice Millers to maintain Current Account with our Bank / Branches only and all the transactions related to the mill should be routed only through the account maintained with our Bank / Branch. 4. Movement of Milling to be verified by the Financing Branch periodically / regularly by verifying the Electricity Bill / Stocks / Books of accounts of the Mill. 5. 100% collateral coverage should be available for the unsecured portion of the guarantees (exclusive of cash margins) as per IB Star Agro Mills Scheme, besides obtaining personal guarantee from key persons of the mills. 6. Monthly statement in respect of sanctions made under this Special Rice Mill cluster to be submitted to CO along with ZO Appraisal note and sanction ticket before 5th of succeeding month without fail. 7. All other terms and conditions as applicable for Star Agro Mills Scheme are to be meticulously complied with. |
| 12 | Documentation | As per Documentation manual |
| 13 | Takeover | Take over guidelines as per Credit Policy should be complied with. |
| 14 | Product Codes | 5622-0001 RBD-TL-STAR AGRO MILLS 3701-1109 RBD-OCC-STAR AGRO MILLS 3309-1101 RBD-OD-STAR AGRO MILLS 3701-1102 RBD-KEY CASH CREDIT AGRI |
| 15 | Insurance / Inspection | For full value of stocks / machinery and building. Stock and book debt statement to be submitted every month. Unit to be inspected every month by branch manager / branch official |
| 14 | Other details | <input checked="" type="checkbox"/> It should be ensured that borrowers have good track record by ensuring that account is Standard asset and there are no unsatisfactory dealings, obtention of credit opinions from existing bankers, ensuring good market report and ensuring that account / promoters do not figure in RBI / ECGC / CIBIL defaulter lists. <input checked="" type="checkbox"/> Branch / ZM should have constant vigil and ensure that working capital advances extended to rice mills / dhal mills / oil mills / flour mills are adequately backed by paid for stocks with stipulated margin by conducting periodical physical verification |

| 20. Star Agro Mills Scheme (Rice Mill, Dhal Mill, Oil Mill & Flour Mill) contd. | | |
|--|--------------------|---|
| Sl. | Particulars | Guidelines |
| | | <p>as per extant guidelines.</p> <ul style="list-style-type: none"> ☑ Stock audit to be conducted for all eligible accounts as per extant norms. ☑ Reduction in interest income should be offset by increase in volume of advances to this segment. Rice mills / dhal mills / oil mills / flour mills potential should be effectively tapped by ZMs towards achieving this objective. ☑ Review / renewal as per CO norms ☑ Pre-payment charges as per CO norms ☑ All statutory approvals should be obtained. ☑ Proper end use of funds drawn from the Bank shall be ensured. ☑ All sales made under Levy quota shall necessarily be routed through bank accounts and major portion of cash sales (for goods sold in the open market) shall also be routed through the account with our Bank. ☑ Level of operations / productivity shall also be verified from returns submitted by Rice shellers / Dhal Mills / Oil Mills / Flour Mills to State Food & Civil Supply Authority / any other appropriate authority. ☑ Withdrawals from the working capital account shall be subject to availability of DP based on stocks and book debts upto stipulated tenor, as per extant guidelines. ☑ Periodic Stock inspection and stock audit as per guidelines shall be ensured. ☑ Obtention of necessary statutory approvals like millers license, paddy procurement order, boiler certificate, pollution control clearance etc. to be ensured. ☑ All prescribed extant guidelines on monitoring of advances shall apply. |

| 21. Food and Agro Processing | | |
|------------------------------|--------------------------------------|---|
| Sl. | Particulars | Guidelines |
| 1 | Purpose of loan / Activities covered | <ul style="list-style-type: none"> ➤ Processing and preserving of Fruits, Vegetables, Meat, Fish, crustaceans and molluscs. ➤ Manufacturing of vegetable, animal oils and fats. ➤ Manufacturing of dairy products. ➤ Manufacturing of grain mill products, starches and starch products. ➤ Manufacturing of animal feeds. ➤ Manufacturing and processing of other Food and Agro products. |
| 2 | Margin | <p>Term Loan: 25% for new machinery and 30% for landed property and building.</p> <p>Working capital:</p> <ol style="list-style-type: none"> 1. Stocks: <ul style="list-style-type: none"> For Limits less than Rs. 1 Crore – 20% For Limits Rs. 1 Crore & above – 25% 2. Book Debts – 25% (upto 90 days duration) |
| 3 | Quantum of finance / Assessment | <p>Term loan: Based on Project cost</p> <p>Working Capital: As per Credit Policy guidelines.</p> <ul style="list-style-type: none"> ➤ Limits Upto Rs. 5.00 Crs - Turnover method ➤ Limits above Rs. 5.00 Crs - MPBF II Method / Cash Budget Method. <p>NFB Facilities: Need based</p> |
| 4 | Security | <p>Primary: Hypothecation of stocks / book debts / machineries / EM of factory land & building / charge on assets created out of Bank finance.</p> <p>Collateral: No collateral should be obtained for limit up to Rs. 10 Lakhs.</p> <p>Minimum Security Coverage Ratio of 1.20 should be maintained at all times.</p> <p>Guarantee: Suitable third party guarantee may be obtained depending upon the loan amount.</p> |
| 5 | Repayment period | <p>Repayment for commercial activity is to be fixed based on life cycle of the project, on the cash flows, on ballooning basis, or as bullet payment or in EMI.</p> <p>Term Loans – Maximum repayment period allowed is 15 years.</p> <p>Working capital: One year with yearly renewal.</p> |
| 6 | Processing fee & other charges | <p>Term Loan: Upto Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p>Working Capital: Upto Rs. 25000: NIL Above Rs. 25000/- up to Rs. 50 Lakh: Rs. 250 per lakh or part thereof Min. of Rs. 250 Above Rs. 50 Lakh: Rs. 350 per lakh or part thereof.</p> <p>All other charges: As per circular on service charges related to Agri advances issued from time to time.</p> |

21. Food and Agro Processing contd.

| Sl. | Particulars | Guidelines | | | | |
|-----|--|--|------------------------------|-------------------|----------|--------|
| 7 | Rate of Interest: (Limits up to Rs. 100.00 Crore per Borrower from the Banking system) (Including for Seed Processing Scheme): | | | | | |
| | I. Accounts with exposure less than Rs. 1.00 Crore | | | | | |
| | | Spread | | | Interest | |
| | Product Category | MCLR (One Year) | Risk Premium | Business Strategy | | |
| | Limits up to Rs. 2 Lakh | 7.35% | 0.75% | 0.60% | 1.35% | 8.70% |
| | Limits above Rs. 2 Lakh & up to Rs. 10.00 Lakh | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% |
| | Limits above Rs. 10 Lakh & less than Rs. 1.00 Cr | 7.35% | 1.10% | 1.30% | 2.40% | 10.65% |
| | II. Accounts with exposure of Rs. 1.00 Crore and above and up to Rs. 5.00 Crore | | | | | |
| | | Spread | | | Interest | |
| | Combined Rating Grade | MCLR (One Year) | Risk Premium | Business Strategy | | |
| | IB AAA | 7.35% | 1.30% | 0.70% | 2.00% | 9.35% |
| | IB AA+ | 7.35% | 1.35% | 0.90% | 2.25% | 9.60% |
| | IB AA | 7.35% | 1.40% | 1.35% | 2.75% | 10.10% |
| | IB A | 7.35% | 1.60% | 1.65% | 3.25% | 10.60% |
| | IB BBB | 7.35% | 2.00% | 1.75% | 3.75% | 11.10% |
| | IB BB & below/ Unrated Accounts | 7.35% | 2.85% | 3.60% | 6.45% | 13.80% |
| | III. Accounts with exposure over Rs. 5.00 Crore | | | | | |
| | | Spread | | | Interest | |
| | Combined Rating Grade | MCLR (One Year) | Risk Premium | Business Strategy | | |
| | IB AAA | 7.35% | 1.35% | 0.15% | 1.50% | 8.85% |
| | IB AA+ | 7.35% | 1.40% | 0.55% | 1.95% | 9.35% |
| | IB AA | 7.35% | 1.70% | 0.80% | 2.50% | 9.85% |
| | IB A | 7.35% | 2.05% | 0.95% | 3.00% | 10.35% |
| | IB BBB | 7.35% | 2.40% | 1.10% | 3.50% | 10.5% |
| | IB BB & below/ Unrated Accounts | 7.35% | 4.55% | 1.60% | 6.15% | 14.40% |
| | IV. Accounts with CGTMSE coverage - exposure above Rs. 1.00 Crore | | | | | |
| | | Spread | | | Interest | |
| | Combined Rating Grade | MCLR (One Year) | Risk Premium | Business Strategy | | |
| | IB AAA | 7.35% | 1.05% | 0.85% | 1.90% | 9.25% |
| | IB AA+ | 7.35% | 1.10% | 1.05% | 2.15% | 9.50% |
| | IB AA | 7.35% | 1.15% | 1.25% | 2.40% | 9.75% |
| | IB A | 7.35% | 1.35% | 1.55% | 2.90% | 10.25% |
| | IB BBB | 7.35% | 1.65% | 1.75% | 3.40% | 10.75% |
| | IB BB & below/ Unrated Accounts | 7.35% | 1.65% | 2.35% | 4.00% | 11.35% |
| 8 | Documentation | As per Documentation manual | | | | |
| 9 | Product Code | 5623-0001 | RBD-TL-FOOD AND AGRO PROCES | | | |
| | | 3701-1111 | RBD-OCC-FOOD AND AGRO PROCES | | | |
| | | 3310-1101 | RBD-OD-FOOD AND AGRO PROCESS | | | |
| 10 | Other details | All guidelines from time to time / Credit Policy to be complied with | | | | |

| 22. IB H and T Loan (Sugarcane Harvesting and Transportation) | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|-------------------------------|---|---|--|------------------------------|-----|----------------|-----|------------------------------------|------------|---|-----|-------------------------|-----|--|---------|---|--------|-------------------------|--------|----------------|--------|-----------------------|--------|------------------------------|---------------|
| Sl. | Particulars | Guidelines | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Target Group & Eligibility | Contractors/ Transport Operators identified by the sugar factory, who undertake sugarcane Harvesting and Transportation from the field to factory. It is to be ensured that no similar loans are overdue/ outstanding in some other bank for the sugar mill/borrower. | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Types of facilities available | Term Loan only. | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Purpose | To meet the "advance payment" required to engage laborers for cutting, loading and unloading work exclusively for transportation of sugar cane from farmers' field to the sugar factories and fuel expenses for tractors/trailers involved for this purpose only. | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Margin | 12.50% | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Maximum limit | <p>Assuming that during a season, a Contractors/ Transport Operators supplies 1500 to 2000 MTs of cane to the factory during the crushing period, following is the calculation for arriving upon the quantum of loan/ Loan Limit.</p> <p>However, MAXIMUM LOAN LIMIT PERMITTED UNDER THE PRODUCT IS LIMITED TO ₹ 7.00 LAKHS.</p> <table border="1"> <thead> <tr> <th colspan="2">Average charges paid by factory per ton of cane. (₹)</th> </tr> </thead> <tbody> <tr> <td>Harvesting / Cutting charges</td> <td>270</td> </tr> <tr> <td>Transportation</td> <td>287</td> </tr> <tr> <td>Total H & T charges [A]</td> <td>557</td> </tr> <tr> <td>Expenses incurred by the operator for supply of a ton [B]</td> <td>445</td> </tr> <tr> <td>Profit per ton supplied</td> <td>112</td> </tr> </tbody> </table> <table border="1"> <tbody> <tr> <td>Total receivables by the operator after supplying 1800 tons (average) in the season (1800*A)</td> <td>1002600</td> </tr> <tr> <td>Total Expenses for supply of 1800 tons (1800*B)</td> <td>801000</td> </tr> <tr> <td>Profit after the season</td> <td>201600</td> </tr> </tbody> </table> <p>Margin: 12.50%</p> <table border="1"> <tbody> <tr> <td>Total expenses</td> <td>801000</td> </tr> <tr> <td>Less: Margin (12.50%)</td> <td>101000</td> </tr> <tr> <td>Loan Amount (Maximum)</td> <td>700000</td> </tr> </tbody> </table> <p>Please note that the sugar mill has to indicate in each case the quantum of loan (amount/ tonnage) for the identified contractor/ transport operators to avoid over financing.</p> | Average charges paid by factory per ton of cane. (₹) | | Harvesting / Cutting charges | 270 | Transportation | 287 | Total H & T charges [A] | 557 | Expenses incurred by the operator for supply of a ton [B] | 445 | Profit per ton supplied | 112 | Total receivables by the operator after supplying 1800 tons (average) in the season (1800*A) | 1002600 | Total Expenses for supply of 1800 tons (1800*B) | 801000 | Profit after the season | 201600 | Total expenses | 801000 | Less: Margin (12.50%) | 101000 | Loan Amount (Maximum) | 700000 |
| Average charges paid by factory per ton of cane. (₹) | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Harvesting / Cutting charges | 270 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transportation | 287 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total H & T charges [A] | 557 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expenses incurred by the operator for supply of a ton [B] | 445 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Profit per ton supplied | 112 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total receivables by the operator after supplying 1800 tons (average) in the season (1800*A) | 1002600 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Expenses for supply of 1800 tons (1800*B) | 801000 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Profit after the season | 201600 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total expenses | 801000 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Less: Margin (12.50%) | 101000 | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan Amount (Maximum) | 700000 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Outlay(sanctioning authority) | The outlay under each sugar mill will be sanctioned by Zonal Manager/ ZLCC. The outlay will be sanctioned based on the crushing capacity of sugar mill and number of contractors/ operators identified by the Sugar Mill. | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Repayment Period | The loan, along with the interest, will be repaid in full by the sugar mill, out of the cane proceeds of the farmers by the factory within 12 months of disbursement or before the next season | | | | | | | | | | | | | | | | | | | | | | | | |

| 22. IB H and T Loan (Sugarcane Harvesting and Transportation) contd. | | |
|--|---|---|
| Sl. | Particulars | Guidelines |
| | | starts, whichever is earlier. End of Term to be selected in repayment schedule. |
| 8 | Disbursement | The mode of disbursement is by way of crediting the loan amount to the SB account of the individual contractor. |
| 9 | Processing Charges & other charges | 0.25% of limit + Inspection Charges @ 0.01% of loan (minimum ₹115/-) (Inspection charges to be recovered manually). All other charges as per service charges circular. |
| 10 | Rate of Interest | One Year MCLR + 0.50% Spread (Floating) |
| 11 | Security Norms | NIL While calculating the Drawing Power for working capital for sugar mill banking with us, the amount of loan outstanding to be deducted until these loans are repaid. The Sugar Mill/Company to execute a "Corporate Guarantee" in Bank's favour for the aggregate limit of H & T Loans (outlay) sanctioned. |
| 12 | Documentation | Aadhaar number of the borrower is mandatory while opening the saving account with us, duly introduced by the company. In case the vehicle owner and contractor who is applying for the loan are two different persons, a consent letter from the vehicle owner is to be obtained by the contractor in a format vetted by CO: Legal Department. Security/ Documents to be executed by individual borrowers (H&T Contractors) DPN executed by individual transport operator a. D-07 Disposal of proceeds letter b. F-63 Covering letter for loans and advances for which there are no special agreements c. Copy of R.C. Book as proof of owning the vehicle Common Documents to cover entire H&T loans [to be executed by the company] a. Resolution by the Company (Sugar Mill) authorizing to execute corporate guarantee in Bank's favour for the aggregate limit of H & T Loans (outlay) b. Corporate Guarantee by the Company (Sugar Mill) covering aggregate finance plus interest c. Undertaking by the company that they would liquidate entire H&T Loan liabilities including interest, within one year from date of disbursement or before start of next crushing season, whichever is earlier, even if contractor does not carry out the Harvesting and Transportation contract. |
| 13 | system to be adopted in case of default | In case of default in repayment of the loan, Branch Manager should send registered notices with acknowledgement to individual borrowers, to repay the loan and close the loan immediately, under a copy to the sugar mill/company. Simultaneously, Branch shall send a registered notice to the sugar mill/company requesting them to make the repayment immediately mentioning that in spite of their undertaking that they would deduct the amount from the H&T bills and liquidate entire H&T Loan liabilities including interest within one year from date of disbursement or before start of next crushing season, |

| 22. IB H and T Loan (Sugarcane Harvesting and Transportation) contd. | | |
|--|--|--|
| Sl. | Particulars | Guidelines |
| | | whichever is earlier, the repayment has not come. Branch Manager should also ask them in the same letter to honour their corporate guarantee. |
| 14 | Applicable Statutory/ Regulatory provisions and status of Compliance and AML | As per RBI Master Direction on Priority Sector Lending, loans to Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc. and undertake farm work for farmers on contract basis are classified under Agriculture Ancillary Activities. |
| 15 | Other Major Risks and Risk Mitigant – including legal risks and mitigant and analysis of Reputation risk | <p>Even though KYC of the borrowers can be established, majority of them may not belong to the area of operation of the sugar mills, hence in case of default it may be difficult task to trace these borrowers. As a mitigation measure Corporate Guarantee by the Company (Sugar Mill) covering aggregate finance plus interest is to be obtained. Moreover the company will undertake to deduct amount from the H&T bills and liquidate entire H&T Loan liabilities including interest which will further reduce the chances of default.</p> <p>There are many sugar mills where short term loans (one year period) are required to be extended to the contractors who undertake sugarcane harvesting and transportation from the field to factory.</p> <p>A contractor or a transport operator (Lorry owner or Tractor owner), in the vicinity/ contact with the factory, forms a group of labourers (locally called 'Gangs') for cutting the sugarcane from the fields of the farmers.</p> <p>The transport operator may collect the labourers locally or engage labour contractors from outside the area to bring in the labourers for this job. For example, in northern part of Karnataka, usually labour contractors from border areas of Maharashtra are engaged for this purpose by the transport operator. Engagement and supervision of these gangs/ labour contractors is the job of the Transport operator.</p> <p>There is an agreement between the Factory and the Contractor/Transport operator to supply a definite quantity of cane daily. And based on the tonnage supplied, the factory pays the amount. Besides, the factory pays for diesel charges of the vehicle as and when required. Thus, these payments (labourers, fuel etc) are to be made by the factory <u>in advance</u> for ensuring continuous supply of cane during the run of the factory.</p> <p>At the end of the season, the factory deducts these Harvesting and Transport charges from the cane proceeds payable to the farmers based on the tonnage supplied by each farmer.</p> <p>For meeting these “advance payment” requirements, the factory</p> |

| 22. IB H and T Loan (Sugarcane Harvesting and Transportation) contd. | | |
|---|--------------------|---|
| Sl. | Particulars | Guidelines |
| | | <p>needs an outlay (Line of Credit).</p> <p>The loan will be given in the name of individual Contractor/ Transport Operator as identified by the sugar factory, with a maximum limit of Rs.7.00 lakhs per borrower.</p> <p>The loan, along with the interest, will be repaid in full by the sugar mill, out of the cane proceeds of the farmers by the factory within 12 months of disbursement or before the next season starts, whichever is earlier.</p> <p>The Sugar Mill/Company will execute a "Corporate Guarantee" for these loans as a whole i.e. the factory will not give individual guarantee for each one of the loan to the individual operators but will sign a "Corporate Guarantee" covering all such loans given by the Bank.</p> <p>As the loan is to be given for Harvesting and Transportation of canes from the field to factory, the same is named as "IB H and T Loan".</p> |
| 16 | Product Code | 5722-0001RBD-TL-HARVEST AND TRANSPORT |

| 23. Plantation Crop - TEA Growers | | |
|-----------------------------------|---------------------------------|---|
| Sl. | Particulars | Guidelines |
| 1 | Target Group | All Units (Proprietorship/Partnership/Private Limited Company) engaged in cultivation of Tea and/ or manufacturing of Tea-existing units |
| 2 | Eligibility | <p>Availability of all required licenses / approvals (as under) should be ensured and sustainability of projected income to service bank dues should be ascertained.</p> <ul style="list-style-type: none"> The planter should be a registered grower with Tea Board (Who is having Tea Estates). Tea Board should issue No Objection for setting up a new tea-processing unit with a specified installed capacity per annum. Factory license is approved by the competent authority. NOC from Pollution Control Board for establishing the factory should be obtained. Other required approvals if any, to be obtained. Consistent net profit making units for a minimum period of two years, for existing units. |
| 3 | Types of facilities available | Term Loan Cash Credit NFB facilities |
| 4 | Purpose | <p>To finance units engaged in cultivation of Tea and/ or manufacturing of Tea.</p> <ul style="list-style-type: none"> Cultivation/maintenance of tea estates. Acquisition of new machinery /factory building/ modernization. Working Capital needs. |
| 5 | Quantum of finance / Assessment | <p>Term Loan based on Project cost Assessment of Working Capital:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Cash Budget method (As per Credit Policy guidelines) <input checked="" type="checkbox"/> Peak level/ Non-peak level limits based on Cash inflow-outflow. <p>i) Borrowers having Tea Estate & Manufacturing Unit: Tea Cash Credit Limits for the large borrowers may have to be fixed based on a detailed monthly cash budget with capital and revenue flows segregated for the entire season/year to be obtained. Wherever the borrowers submit cash budget combining revenue and capital flows, the deficit on capital account should be deducted from peak level deficit while arriving Maximum Permissible Bank Finance (MPBF).</p> <p>ii) Borrowers having Tea Estate only: Working capital limit should be based on the scales of finance determined by Standing Area Development Committee to be constituted by Tea Board.</p> |
| 5 | Margin | <p><u>Term Loan:</u> 25% for new machinery and 30% for landed property and building</p> <p><u>Working Capital:</u> Margin denotes availability of required NWC of 25% on peak deficit of previous year, as per RBI guidelines.</p> |
| 6 | Repayment Period | <p>Term Loans: Maximum 10 years including moratorium period of 12 months. Principal shall be repaid in instalments and interest shall be recovered as and when debited.</p> <p>Working capital: Working capital to be renewed annually / Term Loan (DL) to be reviewed annually.</p> |

| 23. Plantation Crop - TEA Growers contd. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|----------------------------|--|-------------------|--------------|----------|-----------------------|-----------------|--------|--|--|----------|--------------|-------------------|--------------|--------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|--------|-----------------------------------|-------|-------|-------|-------|--------|-----------------------------|-----------------|--------|--|--|----------|--------------|-------------------|--------------|--|-------|-------|-------|-------|-------|
| Sl. | Particulars | Guidelines | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Processing & other charges | <p>Term Loan: Upto Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p>Working Capital: Upto Rs. 25000: NIL Above Rs. 25000/- up to Rs. 50 Lakh: Rs. 250 per lakh or part thereof Min. of Rs. 250 Above Rs. 50 Lakh: Rs. 350 per lakh or part thereof.</p> <p>All other charges: As per circular on service charges related to Agri advances issued from time to time.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Rate of Interest | <p>1. Upto Rs 3.00 lacs: 1 Yr MCLR + 2.50% 2. Above Rs.3.00 lacs & upto Rs.10.00 lacs: 1 Yr MCLR + 2.75% 3. Above 10.00 Lacs below Rs. 100.00 lacs: 1 Yr MCLR + 3.00% Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below</p> <table border="1"> <thead> <tr> <th rowspan="2">Combined Rating Grade</th> <th rowspan="2">MCLR (One Year)</th> <th colspan="3">Spread</th> <th rowspan="2">Interest</th> </tr> <tr> <th>Risk Premium</th> <th>Business Strategy</th> <th>Total Spread</th> </tr> </thead> <tbody> <tr> <td>IB AAA</td> <td>7.35%</td> <td>1.10%</td> <td>0.65%</td> <td>1.75%</td> <td>9.10%</td> </tr> <tr> <td>IB AA+</td> <td>7.35%</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB AA</td> <td>7.35%</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB A</td> <td>7.35%</td> <td>1.10%</td> <td>1.40%</td> <td>2.50%</td> <td>9.85%</td> </tr> <tr> <td>IB BBB</td> <td>7.35%</td> <td>1.10%</td> <td>1.90%</td> <td>3.00%</td> <td>10.35%</td> </tr> <tr> <td>IB BB</td> <td>7.35%</td> <td>1.10%</td> <td>2.90%</td> <td>4.00%</td> <td>11.35%</td> </tr> <tr> <td>IB B and below & Unrated Accounts</td> <td>7.35%</td> <td>1.10%</td> <td>3.40%</td> <td>4.50%</td> <td>11.85%</td> </tr> </tbody> </table> <p>TEA CLUSTER - PAN INDIA</p> <table border="1"> <thead> <tr> <th rowspan="2">Term Loan & Working Capital</th> <th rowspan="2">MCLR (One Year)</th> <th colspan="3">Spread</th> <th rowspan="2">Interest</th> </tr> <tr> <th>Risk Premium</th> <th>Business Strategy</th> <th>Total Spread</th> </tr> </thead> <tbody> <tr> <td></td> <td>7.35%</td> <td>0.25%</td> <td>0.35%</td> <td>0.60%</td> <td>7.95%</td> </tr> </tbody> </table> | | | | Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | Risk Premium | Business Strategy | Total Spread | IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.10% | IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% | IB BBB | 7.35% | 1.10% | 1.90% | 3.00% | 10.35% | IB BB | 7.35% | 1.10% | 2.90% | 4.00% | 11.35% | IB B and below & Unrated Accounts | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% | Term Loan & Working Capital | MCLR (One Year) | Spread | | | Interest | Risk Premium | Business Strategy | Total Spread | | 7.35% | 0.25% | 0.35% | 0.60% | 7.95% |
| Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Risk Premium | Business Strategy | Total Spread | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BBB | 7.35% | 1.10% | 1.90% | 3.00% | 10.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BB | 7.35% | 1.10% | 2.90% | 4.00% | 11.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB B and below & Unrated Accounts | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Term Loan & Working Capital | MCLR (One Year) | Spread | | | Interest | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Risk Premium | Business Strategy | Total Spread | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 7.35% | 0.25% | 0.35% | 0.60% | 7.95% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | Security Norms | <p><u>Primary:</u> Charge on assets created out of Term Loan and Hypothecation of Stocks & Book Debts in case of Cash Credit.</p> <p><u>Collateral:</u> Immovable property by way of EM of property & other tangible/liquid securities (MMD/FD/LIC policy etc) belonging to the Borrower/Guarantor. Personal guarantee/s of Proprietor/ Partners/ Directors for all the cases to be ensured.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | Documentation | As per Documentation manual | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | Product code | 5705-0004 RBD-TL-PLANTATION-TEA GROWER 5704-0013 RBD-TL-TEA TERM LOAN 3701-1105 RBD-OCC-TEA CASH CREDIT (TCC) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | Other details | <p>(i) Stocks/machineries/building, etc charged to the Bank need to be insured with Bank clause for full value of assets.</p> <p>(ii) At the beginning of each season a fresh letter of authority by the concerned borrower authorising the tea brokers to remit the sale proceeds of the tea auctioned direct to the branch and a fresh letter of concurrence from the brokers agreeing for the above should be</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| 23. Plantation Crop - TEA Growers contd. | | |
|---|--------------------|---|
| Sl. | Particulars | Guidelines |
| | | <p>obtained.</p> <p>(iii) Separate account to be maintained for each season like TCC 2016, TCC 2017, etc.</p> <p>(iv) Drawals for the ensuing month will be permitted by the branch only on receipt (in the prescribed cash budget format) of the actual inflows and outflows in the previous month.</p> <p>(v) Obtention of necessary statutory approvals like NOC from Tea Board, Factory license, pollution control clearance etc. to be ensured. Market price movement of Tea to be periodically watched.</p> <p>(vi) Tea Cash Credit limit should be renewed for every season/year by submitting the renewal/enhancement proposal to the sanctioning authority well before the commencement of the season. Before renewing the limits, it must be ensured that the stocks with the tea company and/or with the tea brokers are adequate enough to liquidate.</p> |

| 24. Plantation Crop - COFFEE Growers | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------------------|---------------------------------|--|-------------------|--------------|----------|-----------------------|-----------------|--------|--|--|----------|--------------|-------------------|--------------|--------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|--------|
| Sl. | Particulars | Guidelines | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Target Group | All Units (Proprietorship/Partnership/Private Limited Company) engaged in cultivation of coffee and/ or manufacturing of coffee-existing units | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Eligibility | Availability of all required licenses / approvals (as under) should be ensured and sustainability of projected income to service bank dues should be ascertained. Coffee/Cardamom Registration Certificate with the concerned Board is essential. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Types of facilities | Term Loan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Purpose | The loan should be advanced for intensive cultivation and replanting of coffee only. The intensive cultivation may include among others, vacancy filling in coffee plants, vacancy filling in subsidiary crops like pepper, orange, planting of shade trees both temporary and permanent in exposed areas, trenching after every four rows of coffee for conservation of soil/drainage, mending of fence, liming of soil to reduce acidity, intensive management by higher doses of fertilisers, plant protection measures, timely pruning etc. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Quantum of finance / Assessment | Term Loan based on Project cost. As per the scale of finance approved by DLTC/ State approved NABARD unit cost model. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Margin Norms | 25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Repayment Period | Term Loan: Maximum 10 years including moratorium period of 12 months. Principal shall be repaid in instalments and interest shall be recovered as and when debited. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Processing fee & other charges | Term Loan: Upto Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned Working Capital: Upto Rs. 25000: NIL Above Rs. 25000/- up to Rs. 50 Lakh: Rs. 250 per lakh or part thereof Min. of Rs. 250 Above Rs. 50 Lakh: Rs. 350 per lakh or part thereof. All other charges: As per circular on service charges related to Agri advances issued from time to time. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Rate of Interest | 1. Upto Rs 3.00 lacs: 1 Yr MCLR + 2.50% 2. Above Rs.3.00 lacs & upto Rs.10.00 lacs: 1 Yr MCLR + 2.75% 3. Above 10.00 Lacs below Rs. 100.00 lacs: 1 Yr MCLR + 3.00% Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below <table border="1" data-bbox="459 1825 1423 2101"> <thead> <tr> <th rowspan="2">Combined Rating Grade</th> <th rowspan="2">MCLR (One Year)</th> <th colspan="3">Spread</th> <th rowspan="2">Interest</th> </tr> <tr> <th>Risk Premium</th> <th>Business Strategy</th> <th>Total Spread</th> </tr> </thead> <tbody> <tr> <td>IB AAA</td> <td>7.35%</td> <td>1.10%</td> <td>0.65%</td> <td>1.75%</td> <td>9.10%</td> </tr> <tr> <td>IB AA+</td> <td>7.35%</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB AA</td> <td>7.35%</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB A</td> <td>7.35%</td> <td>1.10%</td> <td>1.40%</td> <td>2.50%</td> <td>9.85%</td> </tr> <tr> <td>IB BBB</td> <td>7.35%</td> <td>1.10%</td> <td>1.90%</td> <td>3.00%</td> <td>10.35%</td> </tr> </tbody> </table> | | | | Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | Risk Premium | Business Strategy | Total Spread | IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.10% | IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% | IB BBB | 7.35% | 1.10% | 1.90% | 3.00% | 10.35% |
| Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Risk Premium | Business Strategy | Total Spread | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BBB | 7.35% | 1.10% | 1.90% | 3.00% | 10.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| 24. Plantation Crop - COFFEE Growers contd. | | | | | | | |
|---|----------------|--|-------|-------|-------|-------|--------|
| Sl. | Particulars | Guidelines | | | | | |
| | | IB BB | 7.35% | 1.10% | 2.90% | 4.00% | 11.35% |
| | | IB B and below & Unrated Accounts | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% |
| 9 | Security Norms | <p>Primary: Charge on assets created out of Term Loan</p> <p>Collateral: Immovable property by way of EM of property & other tangible/liquid securities (MMD/FD/LIC policy etc) belonging to the Borrower / Guarantor. Personal guarantee/s of Proprietor/ Partners / Directors for all the cases to be ensured.</p> | | | | | |
| 10 | Documentation | As per Documentation manual | | | | | |
| 11 | Product code | 5705-0005 RBD-TL-PLANTATION - COFFEE GROWER | | | | | |
| 12 | Other details | <p>Full value of assets charged to the Bank need to be insured with Bank clause.</p> <p>Wherever marketing tie up is available: An irrevocable letter of authority from the borrower authorizing the bank to receive the sale proceeds directly from the procuring/processing agency and a letter from the procuring/processing agency agreeing for the above.</p> | | | | | |

| 25. Produce Marketing Loan (PML) | | |
|----------------------------------|---------------------------------|--|
| Sl. | Particulars | Guidelines |
| 1 | Target Group & Eligibility | Direct financing: All farmers/ Agriculturalists who stored their produce in warehouses registered with WDRA. |
| 2 | Types of facilities | Term Loan & Working Capital facilities |
| 3 | Purpose | <ul style="list-style-type: none"> ➤ To provide finance against pledge of Warehouse receipts, godowns / cold storage receipts etc. ➤ To avoid distress sale of agricultural produce by the farmers and enable them to get a remunerative price. |
| 4 | Quantum of finance / Assessment | 70% of the wholesale market price of the produce stored |
| 5 | Margin Norms | 30% of the Produce stored. |
| 6 | Maximum limit | Rs. 50.00 Lakhs Per borrower. |
| 7 | Sanctioning Authority | Loans to be sanctioned only as per the powers delegated to various authorities given to Branch/ZLCC as per Chart I A, Delegation of Powers for credit and credit related administrative matters under Fund Based Secured advance. |
| 8 | Repayment Period | To be based on perishability of commodities, subject to a maximum period of 12 months. |
| 9 | Processing fee & other charges | <p>Term Loan: Upto Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p>Working Capital: Upto Rs. 25000: NIL Above Rs. 25000/- up to Rs. 50 Lakh: Rs. 250 per lakh or part thereof Min. of Rs. 250</p> <p>All other charges: As per circular on service charges related to Agri advances issued from time to time.</p> |

| | | |
|----|------------------|--|
| 10 | Rate of Interest | <ol style="list-style-type: none"> 1. Upto Rs 3.00 lacs: 1 Yr MCLR + 2.50% 2. Above Rs.3.00 lacs & upto Rs.10.00 lacs: 1 Yr MCLR + 2.75% 3. Above 10.00 Lacs Upto Rs. 50.00 lacs: 1 Yr MCLR + 3.00% |
| 11 | Security Norms | Pledge of Negotiable Warehouse Receipts/stocks evidenced by Warehouse receipts. (E- NWR) |
| 12 | Documentation | As per Documentation manual |
| 13 | Product code | 5713-0001 RBD-TL-PROD MKTG LOAN (PML) 5803-0001 RBD-OCC-PROD MKTG LOAN (PML) |
| 14 | Other details | <ul style="list-style-type: none"> • Branches are advised to extend such Pledge Finance only against Negotiable Warehouse Receipts (NWRs) issued by warehouses registered with WDRA. Branches shall not extend Pledge Finance against any other type of store receipts, commodity arrival reports, warehouse receipts or non-negotiable warehouse receipts etc. • Pre sanction inspection to be done before sanction. Post sanction inspection to be completed within 7 days. Subsequent inspection at least once in a Quarter. Stock register maintained by the storage authority should also be verified. • The NWR pledged produce to be released after remittance to produce loan in full. <ul style="list-style-type: none"> • Part release of Goods: Part release of goods may be permitted. In case of part release, along with principal, proportionate interest is also to be recovered. A register of movement of warehouse receipts should be maintained by the Branch. Particulars of Release / Part release should be noted / recovered therein. • Comprehensive Insurance Cover for goods stored. • The branch should obtain the specimen signature of the warehouse/cold storage authority and verify the genuineness of the signature on the warehouse receipt before making the advance. • Similarly, the warehouse/cold storage authorities should be supplied with the specimen signature of the officers of the Bank who will sign the delivery orders. • Once the market price of the agricultural produce increases, the farmer should be advised to sell his stocks, otherwise the interest burden may be more than the additional benefit to be received from the increased price. • Branches should ensure compliance with the directives issued by RBI from time to time with regard to advances granted against commodities covered under selective credit control. • Collateral Management Services: At present there is No MOU with any Collateral Management Services Company for PML financing. |

| 26. Land Purchase Scheme | | |
|---------------------------------|---------------------------------|--|
| Sl. | Particulars | Guidelines |
| 1 | Target Group & Eligibility | Small farmers/ Marginal farmers, Share croppers / Tenant farmers are eligible. The total land holding including proposed area of land to be purchased under the scheme should not be more than 5 acres of non-irrigated land or 2.5 acres of irrigated land. |
| 2 | Types of facilities | Term Loan |
| 3 | Purpose | Finance farmers for purchase, develop and cultivate agricultural Land (Fallow / Wasteland). |
| 4 | Quantum of finance / Assessment | Land cost including value of stamp duty, registration charges for sale / mortgage deed and other expenses relating to registration of land should not be more than 50% of the total project cost or Rs.2.50 lakhs whichever is higher. Balance of 50% or Rs. 2.50 lacs should be considered towards development activities like irrigation facilities, land levelling, fencing etc. |
| 5 | Margin | 20% of the project cost. |
| 6 | Maximum limit | Rs. 5.00 Lakhs |
| 7 | Sanctioning Authority | Zonal Level Credit Committee (ZLCC) |
| 8 | Repayment Period | Repayable in 7-10 years in half-yearly/yearly instalments including a maximum moratorium period of 24 months. |
| 9 | Processing & other charges | Term Loan: Upto Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned All other charges: As per circular on service charges related to Agri advances issued from time to time. |
| 10 | Rate of Interest | 1. Upto Rs 3.00 lacs: 1 Yr MCLR + 2.50% 2. Above Rs.3.00 lacs & upto Rs.5.00 lacs: 1 Yr MCLR + 2.75% |
| 11 | Security Norms | Mortgage of the land purchased out of the bank finance/third party guarantee. |
| 12 | Documentation | As per Documentation manual |
| 13 | Product code | 5705-0003 RBD-TL-AGRI LAND PURCHASE SCH |
| 14 | Other details | <ul style="list-style-type: none"> The price indicated by the farmer for deciding the quantum of finance should be on par or less than the last 5 years average registration value available with the Registrar/ Sub-Registrar of the area or the prevailing market rate. The purchase of land should not be in fragmented land holdings and there should be resultant increase in production/ productivity. Minimum land holding proposed to be purchased should be 0.50 acres of irrigated or one acre of dry land and the total land holding during post development period should be an economic and viable unit size with capacity to service the total borrowings. The finance provided by the bank should not result in acquisition of land for investment and encashing on rising prices of the land. In certain states/regions, State governments have imposed restrictions on sale/purchase of agricultural land (e.g. Tribal belt, SC/ST, hill areas etc.). Branches should take note of it while sanctioning the loans. |

| 27. IB Rooftop Solar Light Scheme | | |
|--|---------------------------------|--|
| Sl. | Particulars | Guidelines |
| 1 | Target Group | Individuals, group of individuals, SHGs, JLGs, NGOs, Trusts, Farmers Clubs, Registered Farmers Producers Organizations (FPOs) and any other type of borrowers approved by MNRE/state government. Private/Public Limited Companies/ Corporate will not be eligible. Grid Connected models available for individual and group of individuals only. Our staff and all existing standard home loan customers of our bank. |
| 2 | Eligibility | Customers from the target group, depending on their repayment capacity as decided by the sanctioning authority based on income from all documented sources. Rooftop rights of the applicant/ borrower should be ensured. |
| 3 | Income criteria | In respect of salaried class, as applicable to Home Loan, 40% take home pay on gross income after the proposed EMI shall be ensured. This 40% norm may be waived by the sanctioning authority if the take home pay after considering the EMI is more than Rs. 20,000/-. For arriving at eligibility for SHL borrowers, spouse income may also be included. For other individual and non-individual borrowers, the eligibility will be decided based on their capacity to repay the loan as decided by the sanctioning authority based on income from all documented sources. |
| 4 | Types of facilities | Term Loan |
| 5 | Purpose | To Purchase and Installation of MNRE approved off grid Models of Solar Photovoltaic Lighting Systems upto 5,000 Wp from MNRE empanelled manufacturers, including electrification and necessary accessories. Solar Photovoltaic Systems by domestic consumers from suppliers/ manufacturers/ installers, empanelled with State Government, is also permitted. |
| 6 | Quantum of finance / Assessment | Up to 80% of the project cost (including subsidy if any). Loans upto 10.00 lakhs will be treated as priority sector advances. Project cost should be in accordance with the cost as prescribed by MNRE/State Govt. from time to time. For grid connected systems, quantum of loan shall be as prescribed by state government. |
| 7 | Margin | 20% of the project cost. 10% of the project cost in addition to the subsidy, if available. |
| 8 | Sanctioning Authority | For Public: All Branch Managers upto their discretionary power delegated for secured loans under General Credit. For staff at ZO –ZLCC, Corporate office / Head office- COLCC (GM). |
| 9 | Repayment Period | Maximum of 5 years.(For loans eligible for subsidy, repayment should be minimum 3 years) |
| 10 | Processing fee & other charges | No processing charges, if subsidy is available. Where subsidy is not available: ➤ In view of the national importance of the activity, the processing fee is fixed at 0.50% of the loan amount. |

| 27. IB Rooftop Solar Light Scheme contd. | | |
|---|-----------------------|---|
| Sl. | Particulars | Guidelines |
| | | <p>➤ For staff members– Processing charges are waived.</p> <p>All other charges: As per circular on service charges related to Agri advances issued from time to time.</p> |
| 11 | Insurance | The unit should be insured for full value and for all possible risks. The insurance premium may also be included in the total financial outlay. |
| 12 | Rate of Interest | 1 Year MCLR + 1.30% For staff/Employees of the bank: 1 Year MCLR +1.05% |
| 13 | Security Norms | <p>For loans Upto Rs. 1.6 lakh: Hypothecation of equipment's purchased out of bank loan.</p> <p>For loans above Rs. 1.6 lakh and Upto Rs. 5 lakh: Hypothecation of equipment's purchased out of bank loan and suitable third party guarantee.</p> <p>For loans above Rs. 5 lakh: Hypothecation of equipment's purchased out of bank loan and tangible collateral security like EM of non-Agri land/ building/ FD of our bank or similar securities.</p> <p>Relaxation in security norms can be considered by ZLCC on case to case basis.</p> |
| 14 | Sanctioning Authority | <p>For Public: All Branch Managers upto their discretionary power delegated for secured loans under General Credit. Beyond the discretionary power, proposal to be sent to higher authority.</p> <p>For staff members: Appraisal/ Sanction to be done by ZLCC where the employee is currently posted. In case of employees coming under the purview of Corporate office / Head office, sanction to be made by COLCC (GM).</p> |
| 15 | Documentation | <ol style="list-style-type: none"> 1. Application form. (Similar to Consumer Loan) 2. Up to date tax paid receipt from the competent authority. 3. Quotation from the Manufacturer empanelled with MNRE/State government agency. 4. Other documentation as per Indian Bank Consumer Loan Scheme. 5. The invoice along with the bill of materials (BoM) clearly stating the make, number and other details of the components as per test report. 6. Copy of test report by manufacturer. <p>All other documents as per documentation manual is to be obtained.</p> |
| 16 | Product code | 5721-0001 RBD-TL-ROOFTOP SOLAR LIGHT |
| 17 | Other details | <p>Unique identification number for each system should be printed on each component of the system and should be mentioned in the bill of materials as well.</p> <p>Repaying capacity of the applicant should be ensured based on the latest financial documents / Income proof.</p> <p>All other terms and conditions as stipulated by NABARD and Ministry of New and Renewable Energy (MNRE) from time to time.</p> <p>Rooftop rights of the applicant/ borrower should be ensured.</p> |
| 18 | Circular Reference | For detailed guidelines, please refer Circular ADV-82/2016-17 Dt. 13.07.2016 |

| 28. MUDRA ALLIED ACTIVITIES | | |
|-----------------------------|---------------------------------|---|
| Sl. | Particulars | Guidelines |
| 1 | Target Group & Eligibility | <p>Any individual including women, proprietary concern, partnership firm, private limited company or any other entity are eligible applicant under PMMY.</p> <p>All Activities allied to Agriculture e.g. Pisciculture, Bee keeping, Poultry, Livestock rearing, grading, sorting, aggregation, Agro industries, Dairy, Fishery, Agri Clinic and Agribusiness centers, Food and Agro processing etc (excluding crop loans, land improvement such as canal, irrigation, wells) shall be eligible for coverage under Pradhan Mantri Mudra Yojana (PMMY) as per extant definition.</p> |
| 2 | Types of facilities | <ol style="list-style-type: none"> 1. Term Loan 2. Working Capital <p>For Working Capital:</p> <ol style="list-style-type: none"> 1. 20% of the eligible working capital limit will be allowed to be operated through MUDRA card i.e. MUDRA card limit will be 20% of the eligible working capital limit, for which a special Rupay Debit Card is introduced by our Bank. 2. 80% of the eligible limit should be given in the form of OCC. |
| 3 | Purpose | Working Capital Requirements, Purchase of Fixed Assets, etc. |
| 4 | Quantum of finance / Assessment | <p>Term Loan and/or Working Capital up to maximum limit of Rs.10 lakhs under 3 categories, viz.,</p> <p>Shishu: loans Upto Rs.50,000/-</p> <p>Kishore: loans above Rs.50,000/- and upto Rs.5 lakh</p> <p>Tarun: loans above Rs.5.00 lakh to Rs.10.00 lakh.</p> <p>Type of assessment: As per extant guidelines</p> |
| 5 | Margin | Shishu – Nil, Kishore – 10%, Tarun - 15% |
| 6 | Repayment Period | As per extant guidelines of the Bank. |
| 7 | Processing fee & other charges | <p>Term Loan:</p> <p>Upto Rs. 25000/- : NIL</p> <p>Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p>Working Capital:</p> <p>Upto Rs. 25000: NIL</p> <p>Above Rs. 25000/- up to Rs. 50 Lakh: Rs. 250 per lakh or part thereof Min. of Rs. 250</p> <p>All other charges: As per circular on service charges related to Agri advances issued from time to time.</p> |
| 8 | Rate of Interest | <p>Loan amount up to Rs. 2.00 Lakh: 1 Yr MCLR + 1.35%</p> <p>Above Rs. 2.00 Lakh up to Rs. 10.00 Lakhs : 1 Yr MCLR + 2.00%</p> |
| 9 | Security Norms | <p>Primary Securities:</p> <ul style="list-style-type: none"> ➤ Assets created out of the loan. ➤ Mandatory coverage under CGFMU <p>Collateral Security: No collateral security or Third party guarantee should be taken under this product.</p> |
| 10 | Sanctioning Powers | <p>As per Discretionary Power Booklet.</p> <p>Administrative Approval has to be obtained from Zonal Office for sanction of Mudra Loans above Rs. 1 lakh, w.e.f., 01.4.2020.</p> |

| 28. MUDRA ALLIED ACTIVITIES contd. | | |
|--|---------------------|---|
| Sl. | Particulars | Guidelines |
| 11 | Documentation | As per Documentation manual |
| 12 | Product Code | 56240004 RBD-TL-MUDRA ALLIED ACT 37021104 RBD-OCC-MUDRA ALLIED ACT |
| 13 | Other details | <ol style="list-style-type: none"> 1. Proper care should be taken at pre sanction and post sanction stages. Branch Manager should ensure existence of the unit and pre Sanction inspection report should be part of the documents. 2. End use of funds should be ensured by the Branch Manager and documentary proof for the same to be kept along with the documents. Stock statement for the first month after disbursement should be obtained and kept along with documents as a proof of end use of working capital component and stamped receipt in respect of term loan component. 3. Insurance to be taken for assets created out of the loan / assets held as security as per guidelines from time to time 4. CGFMU Coverage is mandatory. All guidelines of CGFMU scheme to be followed meticulously. 5. Units should be inspected atleast once in a quarter and condition of the working of the unit should be recorded. 6. Zonal Offices to monitor regarding CGFMU cover for accounts sanctioned under this product. 7. Branch should ensure filing of charges as applicable to other advances. 8. In case of accounts with annual turnover more than Rs.1.00 Cr, audited financial statements to be submitted. 9. Symptoms of sickness, if any, should be diagnosed at the earliest and the account to be closely monitored. 10. All guidelines issued from time to time / as per Credit Policy to be complied with. |
| 29. Differential Rate of Interest Scheme - Agriculture (DRI-AGRI) | | |
| Sl. | Particulars | Guidelines |
| 1 | Target Group | <ul style="list-style-type: none"> ➤ Scheduled Cases / Scheduled Tribes and others engaged on a very modest scale in Agriculture and / or allied agricultural activities. ➤ People physically engaged on a modest scale in the fields of cottage and rural industries and vocations, ➤ Physically handicapped persons pursuing gainful occupation. |
| 2 | Eligibility | <ul style="list-style-type: none"> ➤ Family income not exceeding Rs.18,000/- p.a. in rural areas and Rs.24,000/- p.a. in urban / semi urban areas. ➤ Land holding does not exceed 1 acre irrigated or 2.5 acres in case of Non - irrigated land. ➤ SCs/STs are eligible for loan irrespective of their land holding, provided they satisfy other eligibility criteria. ➤ The beneficiary should not have another source of finance while DRI loan exists |
| 3 | Types of facilities | Term Loan only |

| | | |
|----|---------------------------------|--|
| 4 | Purpose | To lend at a concessional rate of interest, i.e. @ 4% p.a. for productive / self-employment ventures |
| 5 | Quantum of finance / Assessment | <ul style="list-style-type: none"> ➤ Maximum of Rs.15,000/- by way of terms loan and / or working capital. ➤ The maximum limit for housing loans under the scheme is Rs.20,000/- ➤ In the case of physically handicapped persons, a sum of Rs.5,000/- for purchase of aids, appliances and equipments may be granted, apart from the loan amount of Rs.15,000 |
| 6 | Margin | Nil |
| 7 | Repayment Period | <ul style="list-style-type: none"> ➤ Maximum of 5 years. ➤ In case of housing loans, the repayment period is extendable to 7 years in hardship cases. ➤ Installments to be fixed monthly or otherwise depending on income generation |
| 8 | Processing & other charges | Nil |
| 9 | Rate of Interest | 4.00% |
| 10 | Security Norms | Primary: Hypothecation of assets created out of loan. Collateral: Nil |
| 11 | Documentation | As per Documentation manual |
| 12 | Product Code | 5506-0003 RBD-TL-AGRI DRI LOAN |
| 13 | Other details | <ul style="list-style-type: none"> ➤ Insurance of Assets (Machinery / Vehicle) is mandatory. ➤ All guidelines issued from time to time / as per Credit Policy to be complied with. |

30. Other Priority Sector Loans under Agriculture

| Sl. | Particulars | Guidelines |
|-----|---------------------------------|---|
| 1 | Target Group & Eligibility | <ul style="list-style-type: none"> ➤ Loans not exceeding Rs.50,000/- per borrower provided directly by banks to individuals and their SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed Rs.1.00 lakh and for non-rural areas it does not exceed Rs.1.60 lakh. ➤ Loans to distressed persons [other than farmers] not exceeding Rs.1.00 lakh per borrower to prepay their debt to non-institutional lenders. ➤ Loans sanctioned to State Sponsored Organizations for Scheduled Castes/ Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organizations. |
| 3 | Types of facilities | Term Loan only |
| 4 | Purpose | Any Bankable activity (Not for any Speculative purpose) |
| 5 | Quantum of finance / Assessment | Term Loan: Based on the cost of project / purpose. |
| 6 | Margin | NIL |
| 7 | Repayment Period | As per extant guidelines of the Bank |

| | | |
|----|--------------------------------|--|
| 8 | Processing fee & other charges | Term Loan: Upto Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned All other charges: As per circular on service charges related to Agri advances issued from time to time. |
| 9 | Rate of Interest | Upto Rs 3.00 lacs: 1 Yr MCLR + 2.50% |
| 10 | Security Norms | As per extant guidelines of the Bank |
| 11 | Documentation | As per Documentation manual |
| 12 | Product Code | 6702-0001 RBD-TL-OTHER PRIORITY LN |
| 13 | Other details | <ul style="list-style-type: none"> ➤ Insurance of Assets (Machinery / Vehicle) created out of Bank finance is mandatory. ➤ All guidelines issued from time to time / as per Credit Policy to be complied with. |

31. Agri MTL and other Agri Loans

| Sl. | Particulars | Guidelines |
|-----|---------------------------------|--|
| 1 | Target Group & Eligibility | Individual farmers, Corporates including Farmer producer companies of individual farmers, Partnership firms and Co-operatives of farmers directly engaged in Agriculture activities. |
| 2 | Types of facilities | <ol style="list-style-type: none"> 1. Term Loan 2. Working Capital |
| 3 | Purpose | <p>Loans to farmers for Minor Irrigation, Land Development, pre and post-harvest activities, viz., spraying, weeding, harvesting, sorting, grading and transporting of their own farm produce. Development of Commercial Horticulture (Protected Cultivation in Poly House, Green House, etc.,) and others.</p> <p>Term Loan: Based on project cost/ Composite Loan including recurring expenditure in initial period.</p> <p>Working Capital: as per extant guidelines of the Bank.</p> |
| 4 | Quantum of finance / Assessment | Based on Unit cost fixed by NABARD / individual project cost. |
| 5 | Margin | <ul style="list-style-type: none"> ➤ For Limit up to Rs.1.60 Lakhs – NIL ➤ Limit above Rs.1.60 Lakhs – 15% to 25% of project cost. |
| 6 | Repayment Period | <p><u>Term Loan:</u></p> <ul style="list-style-type: none"> ➤ To be repayable within 3-8 years. ➤ Loan amount repayable in Monthly / Quarterly/ Half Yearly / Annual installments. ➤ Repayments will be as per cash flow/ income generation pattern of the activity undertaken by the borrower. |

| 7 | Processing fee & other charges | <p>Term Loan: Upto Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p>Working Capital: Upto Rs. 25000: NIL Above Rs. 25000/- up to Rs. 50 Lakh: Rs. 250 per lakh or part thereof Min. of Rs. 250</p> <p>All other charges: As per circular on service charges related to Agri advances issued from time to time.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------------------|--------------------------------|--|-----------------------|-----------------|----------|-------|-------|----------|-----------------------------------|-------------------|--------------|--------|-------|--------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|--------|-----------------------------------|-------|-------|-------|-------|--------|
| 8 | Rate of Interest | <p>1. Upto Rs 3.00 lacs: 1 Yr MCLR + 2.50% 2. Above Rs.3.00 lacs & upto Rs.10.00 lacs: 1 Yr MCLR + 2.75% 3. Above 10.00 Lacs below Rs. 100.00 lacs: 1 Yr MCLR + 3.00% Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below</p> <table border="1" data-bbox="524 678 1446 989"> <thead> <tr> <th rowspan="2">Combined Rating Grade</th> <th rowspan="2">MCLR (One Year)</th> <th colspan="3">Spread</th> <th rowspan="2">Interest</th> </tr> <tr> <th>Risk Premium</th> <th>Business Strategy</th> <th>Total Spread</th> </tr> </thead> <tbody> <tr> <td>IB AAA</td> <td>7.35%</td> <td>1.10%</td> <td>0.65%</td> <td>1.75%</td> <td>9.10%</td> </tr> <tr> <td>IB AA+</td> <td>7.35%</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB AA</td> <td>7.35%</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB A</td> <td>7.35%</td> <td>1.10%</td> <td>1.40%</td> <td>2.50%</td> <td>9.85%</td> </tr> <tr> <td>IB BBB</td> <td>7.35%</td> <td>1.10%</td> <td>1.90%</td> <td>3.00%</td> <td>10.35%</td> </tr> <tr> <td>IB BB</td> <td>7.35%</td> <td>1.10%</td> <td>2.90%</td> <td>4.00%</td> <td>11.35%</td> </tr> <tr> <td>IB B and below & Unrated Accounts</td> <td>7.35%</td> <td>1.10%</td> <td>3.40%</td> <td>4.50%</td> <td>11.85%</td> </tr> </tbody> </table> | Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | Risk Premium | Business Strategy | Total Spread | IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.10% | IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% | IB BBB | 7.35% | 1.10% | 1.90% | 3.00% | 10.35% | IB BB | 7.35% | 1.10% | 2.90% | 4.00% | 11.35% | IB B and below & Unrated Accounts | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% |
| Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Risk Premium | Business Strategy | Total Spread | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BBB | 7.35% | 1.10% | 1.90% | 3.00% | 10.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BB | 7.35% | 1.10% | 2.90% | 4.00% | 11.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB B and below & Unrated Accounts | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| IB BB | 7.35% | 1.10% | 2.90% | 4.00% | 11.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB B and below & Unrated Accounts | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | Security Norms | <p>Primary: Hypothecation of assets created out of loan.</p> <p>Collateral: Immovable property by way of EM of property & other tangible/liquid securities (MMD/FD/LIC policy etc) belonging to the Borrower / Guarantor. Personal guarantee/s of Proprietor/Partners/Directors for all the cases to be ensured.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | Documentation | As per Documentation manual | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | Product Codes | <p>5704-0001 RBD-TL-AGRI MTL OTHERS 5719-0001 RBD-TL-OTHER AGRI LOANS - Rural CC- Other Agril (Farmer) 5704-0021 Rural TL-Dev Com Hort Fin - Rural CC- Plantation Crop - GSS CC-PMEGP (AGRL) 5704-0022 GSS TL PMEGP AGRI -MCLR1Y - Rural CC- Potato Growers CCS 5704-0015 RURAL TL POTATO CCS-MCLR1</p> <p>(Appropriate IB Code (activity code) is to be selected specific to the activity)</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | NPA Norms | Half yearly | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | | |
|----|---------------|---|
| 12 | Other details | <ul style="list-style-type: none"> ➤ Insurance to be taken for assets created out of the loan / assets held as security as per guidelines from time to time. ➤ Units should be inspected atleast once in a quarter and condition of the working of the unit should be recorded ➤ All guidelines issued from time to time / as per Credit Policy to be complied with. |
|----|---------------|---|

| 32. Agri Allied MTL | | | | | | | |
|---------------------|---------------------------------|---|-----------------|--------------|--------------------------|--------------|----------|
| Sl. | Particulars | Guidelines | | | | | |
| 1 | Target Group & Eligibility | Individual farmers, Corporates including Farmer producer companies of individual farmers, Partnership firms and Co-operatives of farmers directly engaged in Agri Allied activities. | | | | | |
| 2 | Types of facilities | Term Loan | | | | | |
| 3 | Purpose | Agri Allied Activities Namely: Sheep and Goat rearing, Piggery, Bee-keeping, Sericulture, Mushroom Cultivation, Bio Gas, etc. Term Loan: Based on project cost/ Composite Loan including recurring expenditure in initial period. | | | | | |
| 4 | Quantum of finance / Assessment | Based on Unit cost fixed by NABARD / individual project cost. | | | | | |
| 5 | Margin | <ul style="list-style-type: none"> ➤ For Limit up to Rs.1.60 Lakhs – NIL ➤ Limit above Rs.1.60 Lakhs – 15% to 25% of project cost. ➤ <u>Under MUDRA:</u> Shishu – Nil, Kishore – 10%, Tarun - 15% | | | | | |
| 6 | Repayment Period | Term Loan: <ul style="list-style-type: none"> ➤ To be repayable within 3-15 years. ➤ Loan amount repayable in Monthly / Quarterly/ Half Yearly installments. ➤ Repayments will be as per cash flow/ income generation pattern of the activity undertaken by the borrower. | | | | | |
| 7 | Processing fee & other charges | Term Loan: Upto Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned Working Capital: Upto Rs. 25000: NIL Above Rs. 25000/- up to Rs. 50 Lakh: Rs. 250 per lakh or part thereof Min. of Rs. 250 All other charges: As per circular on service charges related to Agri advances issued from time to time. | | | | | |
| 8 | Rate of Interest | 1. Upto Rs 3.00 lacs: 1 Yr MCLR + 2.50% 2. Above Rs.3.00 lacs&upto Rs.10.00 lacs: 1 Yr MCLR + 2.75% 3. Above 10.00 Lacs below Rs. 100.00 lacs: 1 Yr MCLR + 3.00% Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below | | | | | |
| | | Combined Rating Grade | MCLR (One Year) | Risk Premium | Spread Business Strategy | Total Spread | Interest |
| | | IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.10% |
| | | IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% |

| | | | | | | | |
|----|----------------|--|-------|-------|-------|-------|--------|
| | | IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% |
| | | IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% |
| | | IB BBB | 7.35% | 1.10% | 1.90% | 3.00% | 10.35% |
| | | IB BB | 7.35% | 1.10% | 2.90% | 4.00% | 11.35% |
| | | IB B and below & Unrated Accounts | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% |
| 9 | Security Norms | <p>Primary: Hypothecation of assets created out of loan.</p> <p>Collateral: Immovable property by way of EM of property & other tangible/liquid securities (MMD/FD/LIC policy etc) belonging to the Borrower / Guarantor. Personal guarantee/s of Proprietor/Partners/Directors for all the cases to be ensured.</p> <p>For limit up to Rs.10.00 lakhs under Allied activities which are eligible to be covered under MUDRA:</p> <ul style="list-style-type: none"> • Assets created out of loan • Mandatory coverage under CGFMU. • No Collateral Security or Third Party Guarantee. | | | | | |
| 10 | Documentation | As per Documentation manual | | | | | |
| 11 | Product Codes | 57040009 RBD-TL-ALLIED AGRI MTL OTHERS (Appropriate IB Code (activity code) is to be selected specific to the activity) | | | | | |
| 12 | NPA Norms | 90 Days norms. | | | | | |
| 12 | Other details | <ul style="list-style-type: none"> ➤ Insurance to be taken for assets created out of the loan / assets held as security as per guidelines from time to time. ➤ Units should be inspected atleast once in a quarter and condition of the working of the unit should be recorded ➤ All guidelines issued from time to time / as per Credit Policy to be complied with. | | | | | |

33. Restructured Kisan Credit Card (KCC) Scheme

| Sl. | Particulars | Guidelines |
|-----|---------------------------------|--|
| 1. | Target Group & Eligibility | Wherever Crops have been affected due to Natural Calamity such as drought and flood etc. |
| 2. | Purpose | To provide financial assistance to agriculturists affected by Natural Calamity. |
| 3. | Types of facilities | Term Loan (KCCs converted in to Term Loan) |
| 4. | Quantum of finance / Assessment | <ul style="list-style-type: none"> ▪ The Principle amount of the crop loan as well as interest due for repayment in the year of occurrence of Natural Calamity converted into term loan. |
| 5. | Repayment Period | <ul style="list-style-type: none"> ▪ The repayment period of restructured term loan may vary depending on the severity of the natural calamity and its recurrence, the extent of loss of economic assets, and distress caused. ▪ Repayment period for Restructured loan may vary between 3 to 5 years. However, where the damage arising out of the calamity is very severe, period of repayment may be fixed upto 7 years and in extreme cases maximum period of 10 years in consultation with Task Force / SLBC. |

| | | |
|-----|--------------------------------|---|
| 6. | Asset Classification | <input checked="" type="checkbox"/> The restructured portion of short term loans which has been converted into fresh loans may be treated as current dues and need not be classified as NPA. <input checked="" type="checkbox"/> The asset classification of these fresh loans would be treated as NPA if the Interest / Instalment of principle remain overdue for two crop seasons for short duration crop and for one crop season for long duration crop. |
| 7. | Margin | <input type="checkbox"/> Margin may be waived or the grants / subsidy given by the concerned State Government may be considered as Margin. |
| 8. | Processing fee & Other Charges | NIL |
| 9. | Rate of Interest | <input type="checkbox"/> Rate of interest on converted loans will be same as that charged on short term loans. |
| 10. | Security | <input checked="" type="checkbox"/> Where the existing security has been eroded because of damage or destruction by flood, assistance will not denied because of that. <input checked="" type="checkbox"/> Where the crop loan (which has been converted into term loan) was earlier given against personal security / hypothecation of crop and the borrower not able to offer charge / mortgage of land as security for the converted loan, he should not be denied conversion facility merely on the grounds of inability to furnish land as security. <input checked="" type="checkbox"/> If the borrower has already taken a term loan against mortgage / charge on the land, the Branch should be content with a second charge for the converted term loan. The Branch should not insist on third party guarantees for providing conversion facilities. |
| 11. | Product Code | 5703-0002 RBD-TL-RESTRUCTURED –KCC |

| 34: Loans for purchase of Renewable Energy Equipment for Agriculture | | |
|---|---------------------|---|
| Sl. | Particulars | Guidelines |
| 1. | Eligibility | The farmer should have adequate land with source of water. In case any Public / Government source is being used, water right certificate from the concerned authority should be produced. |
| 2. | Types of facilities | Term Loan |
| 3. | Purpose | For Installation of Solar water pumping system. |
| 4. | Components | 1. Solar PV panel One of the following motor-pump sets compatible with the photovoltaic array: 2. Surface mounded centrifugal pump set 3. Submersible pump set 4. Floating pump set 5. Submersible pump set 6. Any other type of motor-pump set, after approval from MNRE |
| 7. | Quantum of finance | 75% of the cost of the equipment (Maximum loan amount of Rs. 10.00 Lakhs) |
| 8. | Margin | 25% |

| | | |
|-----|--------------------------------|---|
| 9. | Repayment Period | Minimum of 5-7 years |
| 10. | Processing fee & other charges | Term Loan: Upto Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned All other charges: As per circular on service charges related to Agri advances issued from time to time. |
| 11. | Rate of Interest | 1. Upto Rs 3.00 lacs: 1 Yr MCLR + 2.50% 2. Above Rs.3.00 lacs & upto Rs.10.00 lacs: 1 Yr MCLR + 2.75% |
| 12. | Security Norms | Hypothecation of equipments and mortgage of land as per extant guidelines for Agriculture Advances. |
| 13. | Documentation | As per Documentation manual |
| 14. | Product code | 5704-0010 RBD-TL-PUR RENW ENRGY EQU |

35.IND KISAN SAUR SHAKTHI (PM-KUSUM)

- Ministry of New and Renewable Energy (MNRE) has launched the **Pradhan Mantri Kisan Urja Suraksha evem Utthan Mahabhiyan (PM KUSUM)** Scheme for farmers for installation of solar pumps and grid connected solar and other renewable power plants in the country. The scheme was launched by the Government of India to increase the income of farmers and provide sources for irrigation and de-dieselising the agricultural sector.
- PM-KUSUM Yojana got its administrative approval in March 2019 and guidelines were framed in July 2019. The scheme aims to add solar and other renewable capacity of 25,750 MW by 2022 with total central financial support of Rs.34422.00 crore including service charges to the implementing agencies.
- Under PM Kusum Yojana, farmers, group of farmers, panchayats, cooperatives can apply to install solar pumps. The total cost included in this scheme is divided into three categories in which the government will help the farmers. The government will provide 60% subsidy to the farmers and 30% of the cost will be given by the government in the form of loan. Farmers will only have to pay 10% of the total cost of the project. Farmers can sell electricity generated from solar panels. The money received after selling electricity can be used to start a new business.

Scheme Details:

| | |
|------------------------|--|
| Component- A | <ol style="list-style-type: none"> 1. Under this scheme, workers will setup 10000 MW of decentralized renewable energy power plants which are grid connected on barren land. 2. These grids will be setup by Farmers, Cooperatives, Group of Farmers, Panchayats, Water User Associations (WUA) and Farmer Producer Organizations (FPO). 3. Power projects will be setup within the radius of 5 kms of the sub-station. |
| Component- B | <ol style="list-style-type: none"> 1. Under this scheme, farmers will be supported to install stand-alone solar agriculture pumps worth of Rs.17.50 lakh. 2. The capacity of the pumps will be up to 7.5 HP for replacement of existing diesel agriculture pumps. 3. The capacity can be higher than 7.5 HP but financial support will only be provided until 7.5 HP capacity. |
| Component- C | <ol style="list-style-type: none"> 1. This scheme is for solarisation of 10 Lakh Grid Connected Agriculture Pumps and individual farmers will be supported to solarize pumps those having grid connected pumps. 2. Extra solar power will be sold to Distribution Companies of India (DISCOMs) at pre-fixed tariff. 3. Farmer's irrigation needs shall be met by using the generated solar power. |

Loan Details:

| Type of Facility | Term Loan |
|--------------------|---|
| Quantum of Finance | <p>Loans upto Rs.10.00 lakh will be treated as Priority Sector Advances</p> <ol style="list-style-type: none"> (Individual Household). Project cost should be in accordance with the cost as prescribed by MNRE / State Govt. from time to time. Subsidy will be released for Purchase and Installation of the models for only MNRE (Ministry of New and Renewable Energy) selected vendors. |

| | | | | | |
|----------------------------|--|------------------------|----------------------|---------------|-----------------------|
| Subsidy / Grant | Component B & Component C are eligible for Bank finance under our Bank product. | | | | |
| | <i>Particulars</i> | <i>Central Subsidy</i> | <i>State Subsidy</i> | <i>Margin</i> | <i>Loan Component</i> |
| | 1. Component B | 30% | 30% | 10% | 30% |
| | 2. Component C | 30% | 30% | 10% | 30% |
| | Note: For Component B & C, in North Eastern States, Sikkim, Jammu & Kashmir, State Government will give a subsidy of 30%, 10% Farmers Margin and 10% in the form of loan. | | | | |
| Margin | Minimum 10%. | | | | |
| Repayment Period | Maximum repayment period is 5 years. | | | | |
| Holiday Period | Permissible up to a Maximum of 6 months. | | | | |
| Processing & Other Charges | 1. Upto Rs.25000/- :NIL 2. Above Rs.25000/-: 0.50% of the limit sanctioned + Applicable GST issued from time to time) | | | | |

Interest Rate: As per extant guidelines issued by CO from time to time.

Security :

| | |
|------------|--|
| Primary | Hypothecation of charge on assets created out of Bank finance. |
| Collateral | 1. No collateral should be obtained for limit up to Rs.1.60 lakh. 2. Minimum Security Coverage Ratio of 1.20 should be maintained at all times. |
| Guarantee | Suitable third-party guarantee may be obtained depending upon the loan amount. |

Few important features:

- Credit Information Company Score (CIBIL / CRIF High Mark etc.) of the applicant to be extracted; No minimum score is stipulated for this product. However, NPA / Write off, if any in the report, such application/s should not be considered. Can be referred to respective ZLCC.
- No Minimum Scoring (Internal Scoring) is applicable.
- Fund disbursement to beneficiaries under this scheme shall be in Aadhar linked Bank account.

4. Projects for installation of Solar Agriculture Pumps systems shall be completed within 12 months from the date of sanction by MNRE.
5. Insurance to be taken for assets created out of the loan / assets held as security as per guidelines from time to time.
6. The scheme is available only for Solar Pump Sets installed through MNRE empanelled vendors.
7. Repaying capacity of the applicant should be ensured based on the latest financial documents / Income proof.

Reference:

| Sl. No. | Circular / Resource | | Date | Description |
|---------|---|-------------------|------------|--|
| | Main | Sub | | |
| 1 | ADV- 258 | Rural Lending -36 | 06.03.2021 | New Loan Product – “IND KISAN SAUR SHAKTHI (PM-KUSUM)” |
| 2 | RBI Master Direction FIDD.CO.Plan.BC.5 / 04.09.01 / 2020-21 | | 04.09.2020 | |

36.IND MICRO FOOD PROCESSING ENTERPRISES- (PMFME)- Individual & Group**Introduction:**

The unorganized food processing sector in the country comprises nearly 25 lakh food processing enterprises, which are unregistered and informal, yet contributes to 74% of employment (a third of which are women) in the food processing sector. Nearly 66% of these units are located in rural areas and about 80% of them are family-based enterprises supporting livelihood in rural household and minimizing their migration to urban areas. These units largely fall within the category of micro enterprises, as per latest classification norms. Challenges faced by these units limiting their performance and growth are as follows:

- Lack of access to modern technology & equipment, training.
- Lack of basic awareness on quality control of products and inability to integrate with the supply chains.
- Lack of branding & marketing skills.
- Capital deficiency and low bank credit including low access to institutional credit.

Ministry of Food Processing Industries (MoFPI), in partnership with the States, has launched an all India centrally sponsored “PM Formalisation of Micro Food Processing Enterprises Scheme (PMFME Scheme)” on 29th June 2020 for providing financial, technical and business support for upgradation of these enterprises.

One District-One Product (ODOP):

The scheme adopts One District One Product (ODOP) approach to reap benefit of scale in terms of procurement of inputs, availing common services and marketing of products. The States would identify food product for a district keeping in view the existing clusters and availability of raw material. Support for common infrastructure and branding & marketing would only be given for products under this approach.

Eligibility Criteria:

| | |
|-------------------------------------|---|
| 1) For Individual Micro Enterprises | a) Existing micro food processing units, with investment not exceeding Rs.1.00 crore and turnover not exceeding Rs.5 crore. b) The enterprise should be unincorporated and should employ less than 10 workers. c) The enterprise should preferably be involved in the product identified in the ODOP of the district. Other micro enterprises can also be considered. |
|-------------------------------------|---|

| | |
|---|---|
| | <p>d) The applicant should have ownership right of the enterprise.</p> <p>e) Ownership of enterprise could be proprietary / partnership firm.</p> <p>f) The applicant should be above 18 years of age and should possess at least Class VIII standard pass certificate.</p> <p>g) Only one person from one family would be eligible for obtaining financial assistance. The “family” for this purpose would include self, spouse and children.</p> <p>h) Willingness to formalise and contribute 10% of project cost and obtain Bank loan.</p> <p>i) Cost of the land should not be included in the Project cost. Cost of the ready built as well as long lease or rental workshed could be included in the project cost. Lease rental of workshed to be included in the project cost should be for a maximum period of 3 years only.</p> <p>j) The enterprise should have a minimum average turnover of Rs.5.00 lakh and should be in profits, over the last three years (as measured based on available records).</p> |
| 2) For Co-Operatives / Farmer Producer Organisations (FPOs) | <p>a) Should be engaged in processing of ODOP produce.</p> <p>b) Should have minimum turnover of Rs.1.00 crore.</p> <p>c) The cost of the project proposed should not be larger than the present turnover.</p> <p>d) The members should have sufficient knowledge and experience in dealing with the ODOP product for a minimum period of 3 years.</p> <p>e) Should have sufficient internal resources or commitment from the State Government to meet 10% of the project cost and margin money for working capital.</p> |
| 3) For Credit Linked Grant for Capital Investment for SHGs | <p>a) The SHGs should have sufficient own funds for meeting 10% of the project cost and 20% margin money for working capital</p> <p>b) The SHG members should have for a minimum period of 3 years’ experience in processing of the ODOP product.</p> |
| | <p>c) If the State Government is providing grant from the State schemes to SHGs to meet their share, there should be an order of sanction to that effect from the State Government in this regard.</p> |
| 4) For Common Infrastructure | <p>Project eligibility would be decided based on benefit to farmers and industry at large, viability gap, absence of private investment, criticality to value chain, etc.</p> |

Loan Details:

| | |
|--------------------|---|
| Type of Facility | Term Loan |
| Quantum of finance | Based on the Project Cost.As per the scheme guidelines by Ministry of Food Processing Industries (MOFPI). |
| Subsidy / Grant | <p>a) Credit linked subsidy to existing Micro Food Processing units @35%, with maximum subsidy of Rs.10.00 lakh.</p> <p>b) Credit linked capital investment Grant @35% to FPOs / SHGs / Cooperatives.</p> <p>c) Grant @35% for common infrastructure development by groups, government agencies or private entities.</p> <p>The subsidy amount to be adjusted against the loan, if the account is standard and the unit is operational after three years from the date of disbursement of the loan (or) Grant amount would be adjusted by the bank against repayment, if there is default within three years.</p> |

| | |
|----------------------------|--|
| Margin | Minimum 10%. |
| Repayment Period | Repayment for commercial activity is to be fixed based on life cycle of the project, on the cash flows, on ballooning basis, or as bullet payment or in EMI. Term Loans – Maximum repayment period allowed is 15 years. |
| Holiday Period | Permissible up to a maximum of 12 months, based on cash flows from the chosen economic activity, to be decided by Branch Manager/ Sanctioning Authority. |
| Processing & other charges | 1. Upto Rs.25000/-: Nil 2. Above Rs.25000/-: 0.50% of the limit sanctioned + Applicable GST (All other charges: As per circular on service charges related to Agri advances issued from time to time) |
| Account Rating | RAM rating is mandatory for exposure above Rs.100.00 lakh. |

Interest Rate: As per extant guidelines issued by CO from time to time.

Security Norms:

| | |
|-------------|--|
| Primary: | Hypothecation of machineries / Equitable Mortgage of factory land & building / charge on assets created out of Bank finance. |
| Collateral: | No collateral should be obtained up to Rs.10.00 lakh limit. Minimum Security Coverage Ratio of 1.20 should be maintained at all times. |
| Guarantee: | Suitable third-party guarantee may be obtained depending upon the loan amount. |

Few important features:

- Credit Information Company Score (CIBIL / CRIF High Mark etc.) of the applicant to be extracted. **No minimum score is stipulated for this product.** However, NPA / write off, if any in the report, such application/s should not be considered, but can be referred to respective ZLCC.
- All existing food processing units are eligible under the scheme.
- Interest Subvention Scheme for incremental credit to MSMEs 2018 – 2% interest subvention on outstanding balance.
- Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) for collateral free loan up to Rs.2.00 crore & PM MUDRA Yojana for loan up to Rs.10.00 lakh to be covered as per the eligibility norms. SHGs for limits above Rs.10.00 lakh and for limits upto Rs.20.00 lakh to be covered under CGFMU.
- Insurance to be taken for assets created out of the loan / assets held as security as per guidelines from time to time.
- Monitoring the progress of the scheme through the portal and through effective dashboard monitoring will be done by MOFPI.
- Branding and Marketing support will be extended by State Nodal Agency.

Reference:

| Sl. No. | Circular / Resource | | Date | Description |
|---------|---------------------|--------------------|------------|--|
| | Main | Sub | | |
| 1 | ADV - 148 | Rural Lending - 45 | 05.10.2020 | New Loan Product – “IND Micro Food Processing Enterprises- (PMFME)- Individual” & “IND Micro Food Processing Enterprises- (PMFME)- Group” |
| 2 | ADV-257 | Rural Lending - 35 | 05.03.2021 | “IND Micro Food Processing Enterprises- (PMFME)- Individual” & “IND Micro Food Processing Enterprises- (PMFME)- Group”- Operationalization |

| | | | | |
|---|-----------|-----------|------------|--|
| 3 | ADV - 159 | MSME – 18 | 12.02.2020 | Interest Subvention Scheme for Incremental Credit to MSMEs |
| 4 | ADV - 163 | MSME - 15 | 04.03.2019 | Interest Subvention Scheme for Incremental Credit to MSMEs 2018 |

37.SHG-SHAKTI with CGFMU Coverage

Self Help Groups (SHGs) have emerged to be one of the most aggressive and effective strategies for empowering rural women and alleviating rural poverty. They are evidently instrumental in bringing about structural changes in rural economy as well as across rural societies of India towards a progressive and positive direction.

Recently, Government of India has included SHGs under the ambit of credit guarantee coverage by NCGTC. Loans sanctioned to SHGs between ₹10 lakhs and ₹20 lakhs during FY 2020-21 and thereafter would be eligible for coverage under CGFMU, irrespective of group guarantee of SHG members.

In consideration of the above and in order to boost lending under SHG portfolio our bank had launched SHG product **SHG Shakti** (Term Loan and Cash Credit). The product provides collateral free loans to eligible SHGs with credit guarantee coverage under CGFMU, irrespective of the availability of group guarantee of SHG members.

1.Target Group

Existing Self-Help Groups, including SHGs which are already in existence with the active involvement of State Government organization / Voluntary Agencies (VAs) / Non-Government Organisations (NGOs) / Self Help Group Promoting Institutions (SHPI) etc. which have availed at least 3 doses of credit having satisfactory repayment history and require credit facilities above ₹10 lakhs and up to ₹20 lakhs.

Loans sanctioned to Self Help Groups (SHGs) between ₹10 lakhs and ₹20 lakhs for all eligible purposes would also be eligible for coverage under CGFMU irrespective of the availability of group guarantee of SHG members.

2.Activities eligible under CGFMU coverage with product Description

| | |
|-------------------------------|--|
| SHG Shakti Agri | Grading, Sorting, Aggregation Agro Industries, Agri Clinics and Agri Business Centers, Food & Agro Processing, etc. (excluding Crop Loans,land improving such as Canals, Irrigation, Wells). |
| SHG Shakti Allied Agri | Pisciculture, Beekeeping, Poultry, Livestock Rearing, Dairy, Fishery. |
| SHG Shakti Non Agri | Income generating activities in Manufacturing, Services, Trade Sector under MSME. |

3.Purpose

The loan amount would be distributed among members based on the Micro Credit Plan (MCP) prepared by the SHGs. The loans may be used by members for taking up sustainable livelihoods under the eligible sectors by the individual members within the SHGs or to finance any viable common activity started by the SHGs. Loans extended for purely agriculture activities (crop loans, land improving such as canals, irrigation, wells) are not eligible to be covered under CGFMU.

4. Loan Details

| | | |
|-----------------------|--|--|
| Type of Facility | Both term loan and cash credit. | |
| Quantum of finance | <ul style="list-style-type: none"> ➤ Above ₹10 lakhs ➤ Maximum ₹20 lakhs ➤ Loan Quantum shall be based on the Micro credit plan prepared by the SHGs and appraised by the Branch. | |
| Margin | ➤ For SHG - (Agri / Allied Agri upto ₹15 lakhs) | Nil |
| | ➤ For SHG - (Agri / Allied Agri above ₹15 lakhs upto ₹20 lakhs) | 15% |
| | ➤ For SHG – Non Agri (upto ₹20 lakhs) | 15% |
| | ➤ In case of loans sanctioned under any Govt. Sponsored Scheme margin stipulated by sponsoring agencies will be applicable. | |
| | ➤ Corpus may be treated as part of margin. No lien should be marked against savings bank account of SHGs and no deposits should be insisted upon while sanctioning loans. | |
| | ➤ Subsidy Portion in case of Government Sponsored Schemes may be treated part of margin. | |
| Tenor | Maximum tenor: 60 months for term loans. | |
| Holiday Period | Permissible up to a maximum of 6 months for term loans. | |
| Repayment Period | ➤ For Term loans | Repayment period is 54 months after holiday period. Repayable in 54 months from the month onwards. |
| | ➤ For Cash Credit Limits | Cash Credit Limits may be sanctioned with a yearly drawing power (DP) and may be enhanced annually based on the repayment performance subject to maximum quantum of ₹20 lakhs. |
| Processing Charge | ➤ For Term loans | 0.50% + applicable GST on limit sanctioned |
| | ➤ For Cash Credit | 0.25% + applicable GST on limit sanctioned |
| Sanctioning authority | As per existing Credit discretionary powers. | |

5.

| | |
|------------------|---|
| Review / Renewal | Review of the account has to be done annually. |
| Disbursement | To be credited to the individual savings accounts of the SHG members. |

6. Rate of Interest

| Category | ROI |
|-------------------------------|---|
| MCLR linked with annual reset | MCLR (1 Yr) + Spread, as communicated by CO from time to time |

7. Security

| | |
|-------------------|--|
| Primary | <ul style="list-style-type: none"> Group Guarantee of SHG members as per existing bank guidelines. Assets created out of the credit facility so extended and / or existing unencumbered assets which are directly associated with the project undertaken by the SHG or business for which the SHG loan has been extended excluding personal assets. |
| Collateral | Nil |
| Guarantee | <ul style="list-style-type: none"> First Loss Guarantee (to be borne by MLIs) is nil for SHG-CGFMU & Extent of Guarantee Cover shall be 75% of amount in default. The guarantee fee shall be 0.25% p.a. during first year and 0.50% p.a. in subsequent years. The guarantee fee shall be charged on outstanding balance at the time of sanction (on pro-rata basis) and thereafter on annual basis for renewals. Guarantee coverage is valid till the end of each Financial Year and subject to annual renewal. All other procedures for submission of details to NCGTC & lodgment of claim on portfolio basis as applicable for existing CGFMU covered accounts should be followed. (Refer: e-lesson on NCGTC). |

8. Documentation

- i. Loan Application Form
- ii. Group Resolution for taking loan from Bank Details of Member wise loan requirement Financial status report
- iii. Grading Format - Format 2 for repeat linkage to SHGs o Appraisal Note cum Sanction Ticket
- iv. Arrangement letter-cum-Acknowledgement from SHG
- v. Demand Promissory Note and delivery letter – D 02 (SHG)
- vi. Letter of Continuity (For Cash Credit only) –D 03
- vii. Articles of Loan Agreement- D 102
- viii. Agreement for Backend Subsidy –D 107(wherever applicable)
- ix. Resolution regarding repayment of loan –F-159
- x. Loan disbursement / End use statement –F 160
- xi. Inter – Se – Agreement- F-165

9. End Use Verification

After disbursal, within a month, branch should obtain a resolution from the group detailing the end use of the loan availed and receipt from all members countersigned by the sponsoring agency which should be kept along with the document.

10. Monitoring

- Branch officials should periodically attend the group meeting, cross check the liabilities of various members of the group in the meeting itself and ensure that

the loan records are maintained properly by the SHG. Pre and post sanction visits by the BMs / RDOs / Officers of the branches should be recorded and made available to the inspecting officials.

- Branches while approving repeat doses of cash credit facility should undertake performance review of existing operations, actual growth in SHG's own corpus and the debt servicing history and the capacity of SHGs.
- Loans should be sanctioned as cash credit facility only except for Govt sponsored schemes which have back ended subsidy or wherein the SHGs undertake group activity, where term loans are considered.

11.References

| Sl. No. | Circular / Resource | | Date | Description |
|---------|---------------------|-------------------|------------|---|
| | Main | Sub | | |
| 1 | ADV-237 / 2020-21 | Rural Lending-69 | 30.01.2021 | Introduction of SHG- SHAKTI Product with CGFMU Coverage |
| 2 | ADV- 98 / 2021-22 | Rural Lending- 27 | 23.08.2021 | Enhancement of Collateral Free Loans to Self Help Groups (SHGs) under DAY- NRLM from ₹10 lakh to ₹20 Lakh |
| 3 | ADV- 199 / 2019-20 | Rural Lending- 42 | 19.03.2020 | Master circular on SHG – Bank Linkage Programme |

38. SHG NIRMAL

One of the basic needs of the mankind to sustain is to have access of Safe Water, Sanitation & Hygienic Condition to protect human health during infectious disease outbreaks like ongoing Covid-19 pandemic.

In order to grab the potential in financing for Water, Sanitation and Hygiene (WASH) and to enhance priority sector credit portfolio our Bank has launched a product for Self Help Groups called “SHG-NIRMAL”. SHG Nirmal encompasses loans sanctioned to Self Help Group between ₹20,000/- to ₹3 lakhs for Water, Sanitation and Hygiene (WASH) Activities.

□ Target Group

Existing Self-Help Groups having credit history of at least 3 doses with satisfactory repayment history and in need of credit facilities for eligible WASH activities (**Water, Sanitation & Hygiene**).

In case of Self-Help Groups which are less than 3 years old, maximum indebtedness of the group including proposed limits sanctioned to the SHG should not exceed ₹6 lakhs.

SHG members willing to avail the loan must possess or own a household property either in their name or in the name of any family member and the toilet must be built within that property only.

A simple declaration from the SHG member to be obtained in this context.

□ Purpose

Loan to SHGs for carrying out WASH (Water, Sanitation and Hygiene) related activities:
Construction of Toilets including refurbishment of household toilets.

Construction of Water Storage-Overhead Tanks.

To set up Wastewater Systems-Pipe, Drain, Soak Pits.

Improvement of drinking water facilities, Installation of Water Filters / Purifiers, financing construction of water tank, bore well water connection etc.

Setting up sanitary napkin manufacturing units.

□ Loan Details

| | |
|-----------------------|--|
| Type of Facility | Term loan. |
| Quantum of finance | <ul style="list-style-type: none"> • Minimum: ₹20,000/-. • Maximum: ₹3 lakhs (Depending on Group Resolution). |
| Margin | Nil |
| Tenor | <ul style="list-style-type: none"> • Minimum: 12 months. • Maximum: 60 months (inclusive of holiday period) |
| Holiday Period | Permissible up to a maximum of 3 months. |
| Repayment Period | <ul style="list-style-type: none"> • Repayment period is 9 months after holiday period for loans with 12 months tenor. Repayable in 9 EMIs from 4th month onwards. • Repayment period is 57 months after holiday period for loans with 60 months tenor. Repayable in 57 EMIs from 4th month onwards. |
| Processing Charge | As communicated by Corporate Office from time to time will be applicable. |
| Sanctioning authority | As per existing Credit discretionary powers. |
| Review / Renewal | Review of the account has to be done annually. |
| Disbursement | <ul style="list-style-type: none"> • Loan must be disbursed as per the resolution of the SHG. • Credit should be made to the individual SB accounts of the SHG members. • Disbursement should be in two instalments. • Second instalment to be disbursed post End Use verification of the previous instalment. |

5. Security

| | |
|---------|--|
| Primary | <ol style="list-style-type: none"> 1. Group Guarantee of SHG members as per existing bank guidelines. 2. Hypothecation of Assets created out of loan proceeds. |
|---------|--|

| | |
|------------|-----|
| Collateral | Nil |
|------------|-----|

5. Interest capitalization

Monthly.

6. Rate of Interest

Rate of interest as communicated by Corporate Office from time to time will be applicable.

7. Documentation

- a. List of documents
- b. Loan Application Form,
- c. Group Resolution for taking loan from Bank,
- d. Details of Member wise loan requirement,
- e. Financial status report,
- f. Grading Format - Format 2 for repeat linkage to SHGs,
- g. Appraisal Note cum Sanction Ticket,
- h. Arrangement letter-cum-Acknowledgement from SHG,
- i. Demand Promissory Note and delivery letter - D 02 (SHG),
- j. Term Loan Agreement –D-36,
- k. Articles of Loan Agreement- D 102,
- l. Resolution regarding repayment of loan –F-159,
- m. Loan disbursement / End use statement –F 160,
- n. Inter – Se – Agreement- F-165.

9. References

| Sl. No. | Circular / Resources | | Date | Description |
|---------|----------------------|------------------|------------|--|
| | Main | Sub | | |
| 1 | ADV-264 / 2020-21 | Rural Lending-37 | 18.03.2021 | Introduction of New SHG Product 'SHG NIRMAL |
| 2 | ADV- 98 / 2021-22 | Rural Lending-27 | 23-08-2021 | Enhancement of Collateral Free Loans to Self Help Groups (SHGs) under DAY-NRLM from ₹10 lakh to ₹20 Lakh |

39.IND PASHUDHAN MITRA

1. Introduction

The recently announced Prime Minister's "Atma Nirbhar Bharat Abhiyan" stimulus package mentioned about setting up of Rs.15000 crore Animal Husbandry Infrastructure Development

Fund (AHIDF). The Animal Husbandry Infrastructure Development Fund (AHIDF) has been approved for incentivizing investments by individual entrepreneurs, private companies, Farmer producer organizations (FPOs) and section 8 companies to establish-

- The dairy processing and product diversification infrastructure,
- Meat processing and product diversification infrastructure and
- Animal feed plant.

In consideration of the above and to strengthen Banks's credit portfolio, our bank has launched a new product "IND PASHUDHAN MITRA".

2. Target Group:

Individual Entrepreneurs, Private Companies, MSME, Farmer Producer Organizations (FPOs) and Section 8 Companies (Non-profit entities).

3.Purpose:

Dairy Processing.
Value added dairy product manufacturing.
Meat processing and value addition facilities.
Animal Feed manufacturing units.

4.Facility:

Term Loan.

5. Quantum:

Based on Project cost.

Note: Loan under AHIDF shall not be provided for acquisition of land in any manner such as purchase, transfer, lease, accession/addition etc.

6. Margin:

- 8. Micro & Small units:10%
- 9. Medium Enterprises:15%
- 10. Other categories:25%

7. Repayment:

Maximum 10 Years (including maximum holiday period of 2 years).

8.Charges:

- Processing charges:
 - Up to Rs. 25000/-: Nil
 - Above Rs. 25000/-: 0.50% of the limit sanctioned + GST
- All other charges will be applicable as per circular on service charges related to Agri advances issued from time to time.

9.Rating of Account:

For exposures above Rs.100 lakh RAM is mandatory.

10. Product Code:

- 8. RBD AHIDF-CG-NABARD-REPO – 8402-0001
- 9. IND RBD AHIDF-MCLR – 5704-0026

Do check with Help Desk to get the latest product codes.

11. Interest Subvention:

- a. Interest subvention of 3% p.a. is available for loans under this financing facility.
- b. In the first year the subvention amount will be paid in advance/upfront to the lending bank on request of the scheduled bank.
- c. Second year onwards the subvention amount will be released based on Non NPA borrower's entitlement claimed by the scheduled bank every year in advance.
- d. Defaulter of repayment of loan in any given year will not be eligible for Interest Subvention.
- e. Interest subvention will not be allowed for the loan sanctioned for procurement of Land, working capital, old machineries and vehicle for personal use.

12. Credit Guarantee:

- a. The credit guarantee will be provided only for those projects which are viable and are covered under MSME defined ceilings and the guarantee coverage would be up to 25% of the credit facility available to the borrower.
- b. Credit Guarantee will not be provided to other beneficiaries who are not covered under MSME norms; however, they will be eligible to get interest subvention.

13. Rate of Interest:

- a. For accounts falling within MSME defined ceilings Rate of interest will be linked to Repo Rate.
- b. For accounts not falling within MSME defined ceilings Rate of interest will be linked to MCLR.
- c. Exact applicable rate and spread will be as per latest circular on ROI.

14. Security:

- a. Hypothecation of assets created out of Bank Finance.
- b. Equitable Mortgage of land & building / Immovable properties.
- c. Collateral security in the form of FD, NSC, LIC Policies.
- d. Equitable Mortgage of immovable properties
- e. Guarantee: Personal guarantee of partners/directors.
- f. Minimum Security Coverage Ratio of 1.20 should be maintained at all times.
- g. For accounts within MSME Defined Ceilings: Credit Guarantee cover is available for 25% of the credit facility under this AHIDF scheme.

15. Special Conditions:

- a. Insurance to be taken for assets created out of the loan / assets held as security as per guidelines from time to time.
- b. Units should be inspected at least once in a quarter and condition of the working of the unit should be recorded.
- c. All statutory approvals to be held as per the scheme.
- d. All guidelines issued from time to time and Credit Policy to be complied with.

16. References:

| S. No. | Circular / Resource | | Date | Description |
|--------|---------------------|-------------------|------------|---|
| | Main | Sub | | |
| 1. | ADV-144/2020-21 | Rural Lending- 44 | 01.10.2020 | New Loan Product – “IND PASHUDHAN MITRA”. |

40.IND- KRISHI INFRA FUND

| Sl. No | Particulars | Scheme Guidelines |
|--------|--------------------------------|--|
| 1. | Background & Scheme Guidelines | <p>The role of infrastructure is crucial for agriculture development and for taking the production dynamics to the next level. It is only through the development of infrastructure, especially at the post harvest stage that the produce can be optimally utilized with opportunity for value addition and fair deal for the Farmers. Development of such infrastructure shall also address the vagaries of nature, the regional disparities, development of human resource and realization of full potential of our limited land resource.</p> <p>Hon'ble Finance Minister has announced on 15.05.2020 Rs 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure. Financing facility of Rs. 1,00,000 crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points.</p> <p>Accordingly Department of Agriculture, Cooperation & Farmers' Welfare (DAC & FW) has formulated CENTRAL SECTOR SCHEME OF FINANCING FACILITY UNDER 'AGRICULTURE INFRASTRUCTURE FUND'</p> <p>Keeping in view the importance a separate product is proposed</p> |
| 2. | Target Group | <p>Primary Agriculture Cooperative Societies(PACS), Farmer Producer Organisations(FPOs), Marketing Cooperative Societies, Self Help Groups (SHG), Farmers, Joint Liability Groups(JLG), Multipurpose Cooperative Societies, Agriculture entrepreneurs, Startups and Central/State Agency or Local Body sponsored Public Private Partnership Projects</p> |

| | | |
|-----|---------------------------------|--|
| 3. | Purpose | <p>(A) Post Harvest Management Projects:</p> <ol style="list-style-type: none"> 1. Supply chain services including e-marketing platforms, 2. Warehouses, 3. Silos, 4. Pack houses, 5. Assaying units, 6. Sorting, & grading units, 7. Cold chains, 8. Logistics facilities, 9. Primary processing centres, 10. Ripening Chambers <p>(B) Viable projects for building community farming assets:</p> <ol style="list-style-type: none"> 1. Organic inputs production, |
| | | <ol style="list-style-type: none"> 2. Bio stimulant production units, 3. Infrastructure for smart and precision agriculture. 4. Projects identified for providing supply chain infrastructure for clusters of crops including export clusters. 5. Projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post-harvest management projects. |
| 4. | Type of Facility proposed | Term Loan |
| 5. | Quantum of finance / Assessment | Based on Project cost |
| 6. | Margin Norms | <p>Term Loan: 25% (Minimum)</p> <p>(Any grant or subsidy available under any present or future scheme of Central/State Government can be availed for projects under this financing facility. In cases of capital subsidy such amount shall be considered as promoter's contribution. However , a minimum of 10% of the project cost shall be mandatory as promoter's contribution)</p> |
| 7. | Repayment Period | Maximum 7 years (including holiday period) |
| 8. | Holiday Period | Minimum of 6 months and Maximum of 2 years |
| 9. | Processing & other charges | <p>Processing Charges :</p> <ol style="list-style-type: none"> 1. Upto Rs.25000/ : Nil 2. Above Rs.25000/-: 0.50% of the limit sanctioned + Applicable GST <p>(All other charges: As per circular on service charges related to Agri advances issued from time to time)</p> |
| 10. | Rating of account | RAM is mandatory for exposure above Rs.100.00 Lakh |

| 11. | Interest Subvention | All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond Rs.2 crore, then interest subvention will be limited up to 2 crore. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------|---------------------|--|-----------------------|-----------------|----------|--|--|----------|--------------|-------------------|--------------|--------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|--------|-------|-------|-------|-------|-------|--------|------------------|-------|-------|-------|-------|--------|------------------|-------|-------|-------|-------|--------|
| 12. | Credit Guarantee | Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crore. The fee for this coverage will be paid by the Government. In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of DACFW | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13. | Rate of Interest | <p>1. Upto Rs 2.00 Crores; MCLR 1 Yr + 1.00% (presently 8.35%) subject to a maximum of 9%.</p> <p>2. Above Rs 2.00 Crores - Linked to Internal (RAM) Rating of borrowers as below</p> <table border="1"> <thead> <tr> <th rowspan="2">Combined Rating Grade</th> <th rowspan="2">MCLR (One Year)</th> <th colspan="3">Spread</th> <th rowspan="2">Interest</th> </tr> <tr> <th>Risk Premium</th> <th>Business Strategy</th> <th>Total Spread</th> </tr> </thead> <tbody> <tr> <td>IB AAA</td> <td>7.35%</td> <td>1.10%</td> <td>0.65%</td> <td>1.75%</td> <td>9.10%</td> </tr> <tr> <td>IB AA+</td> <td>7.35%</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB AA</td> <td>7.35%</td> <td>1.10%</td> <td>0.90%</td> <td>2.00%</td> <td>9.35%</td> </tr> <tr> <td>IB A</td> <td>7.35%</td> <td>1.10%</td> <td>1.40%</td> <td>2.50%</td> <td>9.85%</td> </tr> <tr> <td>IB BBB</td> <td>7.35%</td> <td>1.10%</td> <td>1.90%</td> <td>3.00%</td> <td>10.35%</td> </tr> <tr> <td>IB BB</td> <td>7.35%</td> <td>1.10%</td> <td>2.90%</td> <td>4.00%</td> <td>11.35%</td> </tr> <tr> <td>IB B and below &</td> <td>7.35%</td> <td>1.10%</td> <td>3.40%</td> <td>4.50%</td> <td>11.85%</td> </tr> <tr> <td>Unrated Accounts</td> <td>7.35%</td> <td>1.10%</td> <td>3.40%</td> <td>4.50%</td> <td>11.85%</td> </tr> </tbody> </table> | Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | Risk Premium | Business Strategy | Total Spread | IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.10% | IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% | IB BBB | 7.35% | 1.10% | 1.90% | 3.00% | 10.35% | IB BB | 7.35% | 1.10% | 2.90% | 4.00% | 11.35% | IB B and below & | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% | Unrated Accounts | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% |
| Combined Rating Grade | MCLR (One Year) | Spread | | | Interest | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Risk Premium | Business Strategy | Total Spread | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AAA | 7.35% | 1.10% | 0.65% | 1.75% | 9.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA+ | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB AA | 7.35% | 1.10% | 0.90% | 2.00% | 9.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB A | 7.35% | 1.10% | 1.40% | 2.50% | 9.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BBB | 7.35% | 1.10% | 1.90% | 3.00% | 10.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB BB | 7.35% | 1.10% | 2.90% | 4.00% | 11.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| IB B and below & | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Unrated Accounts | 7.35% | 1.10% | 3.40% | 4.50% | 11.85% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14. | Security Norms | <p>1. Hypothecation of assets created out of Bank Finance.</p> <p>2. Mortgage of land & building</p> <p>3. Collateral security in the form of FD, NSC, LIC Policies.</p> <p>4. Equitable Mortgage of immovable properties</p> <p>5. Guarantee: Personal guarantee of partners/directors.</p> <p>Credit Guarantee cover is mandatory.</p> <p>For extending credit facilities with collateral security for this product, guidelines issued by CO:MSMED - Master Circular on Credit Guarantee Fund Scheme For Micro And Small Enterprises (CGTMSE) ADV-35/2019-20 dated 05.07.2019 & updations on CGTMSE guidelines from time to time to be adhered.</p> <p>Other banks extant guidelines on security coverage to be adhered. (Credit Policy from time to time)</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15. | Documentation | As per Documentation manual | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | | |
|-----|---------------|---|
| 16. | Other details | <ul style="list-style-type: none"> • Disbursal of funds to beneficiaries under this scheme shall be in Aadhar linked bank account • Any grant or subsidy available under any present or future scheme of Central/State Government can be availed for projects under this financing facility • Insurance to be taken for assets created out of the loan / assets held as security as per guidelines from time to time. • Units should be inspected at least once in a quarter and condition of the working of the unit should be recorded. • All guidelines as in Scheme Guidelines for CENTRAL SECTOR SCHEME of Financing facility under 'Agriculture Infrastructure Fund' implemented by GOI to be adhered. |
| | | <ul style="list-style-type: none"> • The National, State and District Level Monitoring Committees will ensure real-time monitoring and effective feed-back about the implementation of the proposed scheme. All assets created under this financing facility shall be geo tagged and our bank branches to ensure that updated information on such geo tagged assets is available on the online portal. • Interest subvention and credit guarantee support will be released to Banks and lending institutions through PFMS (Public Financial Management System). • All guidelines issued from time to time and Credit Policy to be complied with. |

Frequently Asked Questions (FAQs)

| S. No | Question | Answer |
|-------|---|--------|
| 1. | Whether other State Govt & Central Govt capital subsidy schemes in convergence to the scheme can be financed (NHB, NABARD AMI etc.,) | Yes |
| 2. | Subvention will be allowed till the account is under standard category. Further accounts slips into NPA no subvention to be allowed for period of account remains in NPA category. Int subvention to be made available as on when accounts resumes standard category | Yes |
| 3. | Interest Subvention and Credit guarantee will be released to banks through PFMS | Yes |
| 4. | Whether all units financed under the scheme to be Geo Tagged | Yes |
| 5. | Utilization Certificate to be provided on quarterly basis during physical progress of the construction & Utilization certificate to be provided by bank for the accounts sanctioned under the product within one year from the completion of construction or a maximum of 12 months from date of disbursement | Yes |

| | | |
|----|---|-----|
| 6. | Whether Interest Subvention & Credit Guarantee is eligible for Working capital/ Composite Loan | No |
| 7. | Special proposals (SPV etc.) with Repayment period on and above specified period mentioned in the circular can be dealt as per C-11 of Discretionary power booklet 2020 | Yes |

Product- KCC GOLD PLUS

| S No | Particulars | Guidelines |
|------|---------------------------------|--|
| 1 | Target Group & Eligibility | <ul style="list-style-type: none"> ✚ All Farmers- Individual who is owner cultivator/ engaged in the activities of Animal Husbandry/ Fisheries. |
| 2 | Purpose | <ul style="list-style-type: none"> ✚ To meet out the short term credit requirements for cultivation of crops including plantation crops. ✚ To meet the short term credit requirement of rearing of animals (including Milch Animals, Sheep/Goat rearing, Rabbit rearing), Poultry Birds, etc (Feeding, veterinary aid, labour, water and electricity supply) ✚ To meet the short term credit requirement of rearing of Fish, Shrimp, other aquatic organisms, capture of fish. etc (seed, feed, organic and inorganic fertilizers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For Capture fisheries, working capital may include the cost of fuel, ice, labour charges, mooring/ landing charges etc.) ✚ To meet the short term credit requirement of other allied activities like Sericulture, Bee Keeping etc. |
| 3 | Types of facilities available | Cash Credit |
| 4 | Quantum of finance / Assessment | <ul style="list-style-type: none"> ✚ Total of 5 th year limit of existing KCC loan amount and proposed/ additional KCC loan amount should be more than Rs.1.60 lakh to consider the application under this product. ✚ Maximum loan limit is Rs.3.00 lakh. ✚ Limit to be arrived as per existing KCC procedure. ✚ Eligible limit for respective year will be the lowest of Maximum Permissible limit for respective year (including Crop and AH/ Fisheries component) or Loan to Value (LTV) of Gold Ornaments or Loan applied by the applicant. <p>The Short Term Limit to be arrived for the First year: Scale of finance for the crop (as decided by District Level Technical Committee/ SLBC) x Extent of area cultivated + 10% of limit towards post-harvest / household / consumption requirements + 20% of limit towards repairs and maintenance expenses of farm assets + crop insurance.</p> <p>Limit for second & subsequent year: First year limit for crop cultivation purpose arrived at as above plus 10% of the limit towards cost escalation / increase in scale of</p> |

| | | |
|---|-----------------------|--|
| | | <p>finance for every successive year (2nd, 3rd, 4th and 5th year). It is assumed that the farmer adopts the same cropping pattern for the succeeding four years. In case the cropping pattern adopted by the farmer is changed in the subsequent year, the limit may be reworked and fresh documentation to be obtained.</p> <p>In respect of working capital for Animal Husbandry and Fisheries the quantum of credit is to be arrived based on scale of finance fixed by the District Level Technical Committee (DLTC) / State level Bankers Committee (SLBC). For KCC Gold PLUS product the minimum loan limit (5th year Limit) will be Rs.1,60,001/- and the maximum Loan limit will be Rs.3.00 lakhs and subject to ensuring the maximum limit for AH/Fisheries component of Rs. 2.00 lakhs complying with RBI guidelines on KCC Interest Subvention Scheme.</p> <p>Even though the KCC limit has two different components viz., crop and AH/Fisheries, a single composite limit is proposed to keep the product simple and user friendly. However, it should be ensured that the loan component for Animal Husbandry/ Fisheries should not exceed Rs 2.00 lacs under any of the subvention products of the Bank</p> <p>KCC limit will be fixed as detailed above. However, actual disbursement will be as per the limit arrived for the particular year or the value of collateral security less margin, whichever is lower.</p> |
| 5 | Security (Primary) | <p>Hypothecation of crops</p> <p>Hypothecation of stocks, fodders, feeds, etc.</p> |
| 6 | Security (Collateral) | <p>Gold Ornaments :</p> <p>Value of Jewels will be arrived at based on the net weight of gold as per Jewel Appraiser's certificate. The value of Jewels should be at least 112% of limit sanctioned, i.e. LTV of 90% should be ensured. Further, it is to be ensured that margin requirement (as detailed above) is strictly complied with at the time of renewal & disbursement during the subsequent years also</p> |
| 7 | Rate of Interest | <ul style="list-style-type: none"> ✚ 7% p.a. up to Subvention End Date/ Limit Expiry Date (whichever is earlier). ✚ Card Rate + 2.00% (penal interest) in case account becomes overdue. ✚ At present, Card Rate is 1Yr MCLR + 2.50% |
| 8 | Limit validity | 1 Year from the date of opening of the account. However, the KCC limit is valid for 5 years subject to annual renewal. |

| | | |
|----|---------------------|---|
| 9 | Appraiser Fee | <p>Jewel Appraiser's Fee is to be recovered from the borrower. For Metro and Class I cities fees will be Rs 5/ per thousand subject to a maximum of Rs 500/ per loan. All other centres Rs 3.00 per Rs 1000 of loan amount with a maximum ceiling of Rs 300.00 per borrower.</p> <p>No Appraiser fee will be collected for the first renewal within 12 months i.e Appraiser fee is waived for one time if the loan is renewed promptly within 12 months and availed again subject to the following:</p> <ul style="list-style-type: none"> ✚ There is no change in the content of the jewels ✚ The security pledged has not moved out of Bank's custody. Appraiser's certificate issued (for the loan renewed) is retained and Fresh Appraiser's certificate is not obtained. ✚ It is advisable to engage a different appraiser (from the one who has appraised previously) at the time of renewal (whenever applicable) to assess the gold value. |
| 10 | Interest Subvention | <p>For KCC Gold PLUS Interest subvention (IS) of 2% will be available to the Bank as ROI shall be charged @ 7% p.a. upfront. Prompt Repayment incentive (PRI) @ 3% p.a. will be passed on to the customer only on prompt repayment of the entire dues including interest within the Due Date fixed by the Bank or within 1 year from the Date of Disbursement, whichever is earlier.</p> |
| 11 | IRAC | As per KCC Module |
| 12 | Crop Insurance | <ul style="list-style-type: none"> ✚ PMFBY / RWBCIS is optional. ✚ The farmers can exercise opt –in and opt - out of the scheme by submitting a simple declaration anytime during the year but at least 7 days prior to cut off date for enrolment for the respective season. ✚ Branches to maintain proper records of farmers' declarations |

| | | |
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| 13 | Documentation | <p>Documentation to be taken for 5th year clearly specifying limit for each year.</p> <p>The Following documents are to be obtained from customer.</p> <ul style="list-style-type: none"> ✚ KYC documents for Address and Identify proof including Aadhaar Number. ✚ Loan Application Form (F-120F) as per Annexure-II. ✚ D 68 - Agreement of Hypothecation for Agricultural Loans (MCLR) ✚ Appraiser's certificate on valuation of Jewels offered as collateral security. • Copy of land records ✚ Renewal application form as applicable to KCC. |
| 14 | Other features / guidelines | <ul style="list-style-type: none"> ✚ E-KYC verification / Aadhaar authentication is mandatory for opening the account. ✚ The KCC account can be treated as KCC cum SB account and will earn interest @SB ROI for the credit balance maintained in the account. ✚ RuPay KCC card to be issued to the farmer to operate the account. ✚ The borrower has to route all his transactions through the KCC account. ✚ While renewing the account it should be ensured that the Debit Turnover (including interest & other charges) during the previous 12 months or since the date of last renewal (whichever is earlier) should be less than or equal to the total of Credit Turnover during the previous 12 months & up to the renewal date of the existing month. ✚ Branch has to enter end use verification details in CISLA field. ✚ CIC Reports/ Scores are waived for loans under the Scheme. ✚ DeVA approval shall be mandatorily obtained within 7 days of disbursement wherever applicable. ✚ Branch has to ensure that no borrower avails the benefit of Interest Subvention on KCC for amounts above Rs.3.00 lakh owing to maintenance of KCC accounts under various product codes. ✚ LTV (w.r.t. gold jewellery) should not be more than 90% at the time of renewal. ✚ Since LTV is 90%, prompt notice / messages to be sent to the borrower for renewal of the limit within one year. ✚ Loan for stand-alone animal husbandry/ fisheries |

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| | | <p>activities may not be sanctioned under the product. However, loan may be sanctioned for animal husbandry/ fisheries activities along with crop cultivation.</p> <p>✚ Borrower should be clearly communicated about release of enhanced limits in the subsequent years is subject to fulfilment of collateral norms by way of gold jewellery worth not less than 112% of the enhanced limit so as to maintain 90% LTV at the time of renewal besides compliance of other guidelines for renewal/ enhancements</p> |
| 15 | Product Code | RBD-KCC GOLD PLUS-MCLR : 5805 - 0020 |

Reference Circulars:

1. Master Circular on Agriculture Loan Products/ADV- 206/2019-20/ Dt. 27.03.2020
2. Discontinuance of certain Product Codes under Agriculture/ADV-210/2019-20/Dt. 30.03.2020
3. Creation of New Products under Agriculture/ADV-218 /2019-20/Dt. 31.03.2020
4. New Loan Product – “IND KISAN SAUR SHAKTHI (PM-KUSUM)” ADV- 258 /2020-21 dated 06.03.2021
5. New Loan Product – “IND Micro Food Processing Enterprises(PMFME)- Individual” & “IND Micro Food Processing Enterprises- (PMFME)- Group” ADV-148 dated 05.10.2020
6. Introduction of SHG- SHAKTI Product with CGFMU Coverage ADV-237 /2020-21 dated 30.01.2021
7. Introduction of New SHG Product ‘SHG NIRMAL ADV-264 /2020-21 dated 18.03.2021.
8. Introduction New Loan Product – “IND PASHUDHAN MITRA ADV -144/2020-21 dated 01.10.2020
9. Agri Gold Jewel Loan ADV -124/2020-21 dated 11.09.2020.
- 10. Circular on KCC Gold Plus ADV-261/2021-22 Dt 23.12.2021**
11. Introduction New Loan Product – “IND- KRISHI INFRA FUND ADV -101/2020-21 dated 14.08.2020