

इंडियन बैंक



Indian Bank

इलाहाबाद

ALLAHABAD

Agriculture SLP

e-Book



Indian Bank Management Academy for Growth & Excellence
इंडियन बैंक मैनेजमेंट एकेडमी फॉर ग्रोथ एंड एक्सीलेंस

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Name of Product: 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 available	<ul 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 Norms	<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><u>Term Loan:</u> 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><u>Cash Credit:</u> 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><u>Term Loan:</u> Up to Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p><u>Working Capital:</u> Up to 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	<p>Rate of Interest</p> <table border="1" data-bbox="526 212 1380 560"> <thead> <tr> <th rowspan="2">Working Capital & Term Loan</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>Upto Rs.3.00 lakhs**</td> <td>7.35%</td> <td>1.10%</td> <td>1.40%</td> <td>2.50%</td> <td>9.85%</td> </tr> <tr> <td>Above Rs.3.00 lakhs & upto Rs.10.00 lakhs</td> <td>7.35%</td> <td>1.10%</td> <td>1.65%</td> <td>2.75%</td> <td>10.10%</td> </tr> <tr> <td>Above Rs. 10.00 lakhs & below Rs. 100.00 lakhs</td> <td>7.35%</td> <td>1.10%</td> <td>1.90%</td> <td>3.00%</td> <td>10.35%</td> </tr> </tbody> </table> <p>** In case of KCC loans upto Rs 3.00 Lakhs: 7% (Wherever Interest Subvention is available)</p> <table border="1" data-bbox="526 593 1380 952"> <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 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>	Working Capital & Term Loan	MCLR (One Year)	Spread			Interest	Risk Premium	Business Strategy	Total Spread	Upto Rs.3.00 lakhs**	7.35%	1.10%	1.40%	2.50%	9.85%	Above Rs.3.00 lakhs & upto Rs.10.00 lakhs	7.35%	1.10%	1.65%	2.75%	10.10%	Above Rs. 10.00 lakhs & below Rs. 100.00 lakhs	7.35%	1.10%	1.90%	3.00%	10.35%	Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below						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%
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11	<p>Product Code</p> <p>5712-0001: RBD-TL-POULTRY ADVANCE - : RBD-OCC-POULTRY ADVANCE 5704-0016: RBD-TL-NABARD Ven Cap</p>																																																																																				
12	<p>Other details</p> <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. 																																																																																				

Name of Product: 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> <p>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> <p>Mutual Benefit MFIs:</p> <p>a) State Cooperative Societies (incorporated under State Cooperative 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> <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	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 NBFCMFI/MFI	<p>External rating:</p> <p>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	Loan amount below Rs. 5.00 Crore : MFI Model Loan amount of Rs. 5.00 Crore and above: NBFC Model
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	i. Financing to Non-NBFC-MFIs / NGOs: 0.50% irrespective of limit ii. Financing to NBFC-MFIs: Linked to Internal (RAM) Rating of borrower as below:

		Internal (RAM) Rating Grade			Rates		
		IB AAA			0.30%		
		IB AA+			0.50%		
		IB AA			0.50%		
		IB A			0.75%		
		IB BBB			0.75%		
		IB BB & Below / Unrated			1.00%		
		All other charges: As per circular on service charges related to Agri advances					
9	Rate of Interest	Irrespective of Tenor/Limit					
		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%
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		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	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.					

		Other Ratios	
		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.1/04.09.01/2016-17dt: 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. 	

Name of Product: 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 160000/- : 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 160000/-: Hypothecation of assets created out of loan (i.e. Agreement of hypothecation)</p> <p>Loans above Rs 160000/- 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. 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>																															
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		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%
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 instalments. Loan term is 9 years for tractors. Scope/demand for custom hiring should be ensured. 					

Name of Product: Financing to Cold Storages		
Sl.	Particulars	Guidelines
1	Target Group & Eligibility	Individuals, group of individuals, association of persons, Cooperatives, 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 available	Term Loan Open Cash Credit 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 (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: Payment of cold storage electricity charges. Running & maintenance charges of gensets required as standby arrangement. Payment of labour charges/ salaries of staff, repairs, etc.</p>
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.</p> <p>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 Norms	<p>Term Loan : 25% (Minimum) 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	<p>Term Loan: Up to 9 Years including maximum holiday period of 2 Yrs.</p> <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>																																																																																			
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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 - 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 at least 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

Name of Product: 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 available	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 Equipment, 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	<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 of Rs.10.00 lakhs.</p>
5	Margin Norms	<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	<p><u>Term Loan:</u></p> <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. <p><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.</p>

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 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>																																																																																										
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9	Security Norms	<p>Primary: Hypothecation of assets created out of loan.</p> <p>Collateral:</p>	
		<p>For Limit up to Rs.1.60 Lakhs and wherever Tie up arrangements available for limits up to Rs.3.00 Lakhs</p>	<p>NIL</p>
		<p>Limits above Rs.1.60 lakhs and for Tie up loans above Rs.3.00 Lakhs</p>	<p>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	

1	Product Code	5704-0020: Rural TL- Dairy Loan
1		- : Rural CC- Dairy Loan
1	Other details	➤ Separate Tie up products with Heritage & Milky Mist is also available.
2		➤ 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.
1	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 .
3		

Name of Product: Heritage Dairy (Under Tie-up with M/s Heritage Foods Limited)							
Sl.	Particulars	Guidelines					
1	Target Group & Eligibility	Purchase of high yielding Milch animals COWS/ Buffalos 1+1 or 2+2 for setting up Mini dairy units. <ul style="list-style-type: none"> ➤ Individuals- Farmer ➤ Farmers to be within 20 km radius of branch. 					
2	Quantum of Loan	Indicative unit costs given by NABARD to be followed (or) cost of animal with prevailing market conditions locally can also be considered					
3	Disbursement	By way of Demand draft/ Banker cheque/ Account transfer to the seller's account after collecting the required margin and consent letter from the borrower. Cash Payment is not permitted. <p>Since the amount shall be transferred to the sellers account, stamped receipt need not be insisted.</p> <p>Under dairy loan, animals should be purchased in batches by giving a gap of 4-6 months between the batches. For example, if the loan is sanctioned for two animals, one animal should be purchased at the first instance and the remaining one purchased after 4-6 months to ensure continuous supply of milk flow from the unit. Loan amount for the second batch can be allowed after ascertaining the performance of the borrower with first batch of animals.</p> <p>However, if the borrower already possesses Milch animals and continuous milk supply is ensured then disbursement can be made in single instance.</p>					
4	Margin Norms	<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% 					
5	Repayment Period	58 Equated Monthly instalments after initial holiday period of 2 months.					
6	Processing fee & other charges	Term Loan: Up to Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned <p>All other charges: As per circular on service charges related to Agri advances issued from time to time.</p>					
7	Rate of Interest	Working Capital & Term Loan	MCLR (One Year)	Spread			Interest
		Upto Rs.3.00 lakhs**	7.35%	Risk Premium	Business Strategy	Total Spread	
		Above Rs. 3.00 lakhs & upto Rs.10.00 lakhs	7.35%	1.10%	1.40%	2.50%	9.85%
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		** In case of KCC loans upto Rs 3.00 Lakhs: 7% (Wherever Interest Subvention is available)					

		Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below					
		Combined Rating Grade	MCLR (One Year)	spread Risk Premium	Interest Business Strategy	Combined Rating Grade Total Spread	MCLR (One Year)
		IB AAA	7.35%	0.90%	0.85%	IB AAA	7.35%
		IB AA+	7.35%	1.00%	1.00%	IB AA+	7.35%
		IB AA	7.35%	1.00%	1.00%	IB AA	7.35%
		IB A	7.35%	1.30%	1.20%	IB A	7.35%
		IB BBB	7.35%	1.60%	1.40%	IB BBB	7.35%
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		IB B and below & Unrated Accounts	7.35%	2.50%	2.00%	IB B and below & Unrated Accounts	7.35%
8	Security Norms	<p>A. Primary: Hypothecation of Milch animals purchased out of the loan. Animals to be tagged. Veterinary certificate & health certificate to be obtained.</p> <p>B. Borrowers to give irrevocable letter of authority, for authorizing company to pay the installments from the sale proceeds of the milk supplied to bank.</p> <p>C. Suitable third party guarantee may be obtained.</p> <p>D. Collateral security: For loans Up to ₹ 1.60 Lakhs: NIL For loans above ₹ 1.60 Lakhs: 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. For limit up to Rs.10.00 lakhs covered under MUDRA: Assets created out of loan Mandatory coverage under CGFMU. No Collateral Security or Third Party Guarantee.</p>					
9	Documentation	<p>1. Application: a) From I: Application for Agricultural credit- Short term/ Term loan and b) Form -IV (2)-Purchase of Milch cattle and other livestock dully filled in (As per Rural Banking Manual).</p> <p>2. Copy of land records for the land/ house where the milch animals are going to be kept.</p> <p>3. Borrowers to give irrevocable letter of authority/ Tripartite agreement</p> <p>4. Veterinary certificate & health certificate to be obtained</p> <p>All Other relevant documents as per Documentation manual</p>					
10	Product Codes	5719-0006 : RBD-TL-HERITAGE DAIRY LOAN					

11	Other details	<ul style="list-style-type: none">• Comprehensive insurance of animals with bank clause is to be done and policy to be kept along with bank records.• If Subsidy available from any of the government agencies, the same will be applicable as per terms and conditions as described in subsidy scheme. Branches should claim subsidy under DEDS scheme implemented by NABARD (through ENSURE portal).• For further detailed, refer ADV-66/2019-20 Dt. 28.08.2019
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Name of Product: 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 available	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> <ul 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 Norms	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	<p>Term Loan: To be repaid within a maximum period of 5 years, based on CASH FLOW / Income generation.</p> <p>Working capital: For working capital / running limit tenable for a period of 12 months, renewable every year.</p>

9	Processing fee & other charges	<p>Term Loan: Up to Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p>Working Capital: Up to 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.</p>																																																																								
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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 Up to 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>																																																																								
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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 <p>All guidelines from time to time / Loan Policy / Credit Risk Management Policy to be complied with.</p>
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Name of Product: 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	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	<p>Ceiling of project cost for subsidy</p> <ul style="list-style-type: none"> ➤ Rs.20.00 lakhs for an individual project ➤ Rs.25.00 lakhs in case of extremely successful individual projects ➤ Rs.100 lakhs for a group project.
5	Margin Norms	<ul style="list-style-type: none"> • Up to 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>Up to Rs. 5.00 lakhs - NIL.</p> <p>Above Rs. 5.00 lakhs - 0.50% of the limit sanctioned</p>

8	Rate of Interest	Working Capital & Term Loan		MCLR (One Year)	Spread			Interest	
					Risk Premium	Business Strategy	Total Spread		
		Upto Rs.3.00 lakhs**		7.35%	1.10%	1.40%	2.50%	9.85%	
		Above Rs. 3.00 lakhs & upto Rs.10.00 lakhs		7.35%	1.10%	1.65%	2.75%	10.10%	
		Above Rs. 10.00 lakhs & below Rs. 100.00 lakhs		7.35%	1.10%	1.90%	3.00%	10.35%	
		** In case of KCC loans upto Rs 3.00 Lakhs: 7% (Wherever Interest Subvention is available)							
		Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below							
		Combined Rating Grade		MCLR (One Year)	spread		Interest	Combined Rating Grade	MCLR (One Year)
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		IB AAA		7.35%	0.90%	0.85%	IB AAA	7.35%	
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IB B and below & Unrated Accounts		7.35%	2.50%	2.00%	IB B and below & Unrated Accounts	7.35%			
9	Security Norms	<ul style="list-style-type: none"> ➤ Limits Up to 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. 							

Name of Product: 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. 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. In case of accounts with credit exposure</p> <ul style="list-style-type: none"> ➤ Below Rs. 1.00 Crore, BBB grade as per scoring model. ➤ Rs. 1.00 Crore and above, Combined Rating BBB as per RAM rating <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 available	<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 Up to 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 Up to 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 Up to 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 For Limits less than Rs. 1 Crore - 20% For Limits Rs. 1 Crore & above - 25% 2. Book Debts - 25% (Up to 90 days duration) <p>NFB Margin - as per norms</p>
7	Repayment	<p>Term Loans - Up to 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 Up to 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="536 660 1270 797"> <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%
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10.A	<p>Special ROI under Cluster Basis IB Star Agro Mills Scheme – Pan India Cluster</p> <table border="1" data-bbox="215 280 1428 616"> <thead> <tr> <th rowspan="2"></th> <th rowspan="2">1 YR MCLR</th> <th colspan="2">Rice Mills</th> <th colspan="2">Dhal Mills</th> <th colspan="2">Flour Mills & Oil Mills</th> </tr> <tr> <th>Total</th> <th>Effective ROI</th> <th>Total Spread</th> <th>Effective ROI</th> <th>Total Spread</th> <th>Effective ROI</th> </tr> </thead> <tbody> <tr> <td>For limits less than Rs. 1.00 Crore</td> <td>7.35%</td> <td>0.45%</td> <td>7.80%</td> <td>0.55%</td> <td>7.90%</td> <td>0.65%</td> <td>8.00%</td> </tr> <tr> <td colspan="8">For Limits of Rs. 1.00 Crore and above – Combined Rating (Internal)</td> </tr> <tr> <td>IB AAA</td> <td>7.35%</td> <td>0.15%</td> <td>7.50%</td> <td>0.25%</td> <td>7.60%</td> <td>0.35%</td> <td>7.70%</td> </tr> <tr> <td>IB AA+</td> <td>7.35%</td> <td>0.15%</td> <td>7.50%</td> <td>0.25%</td> <td>7.60%</td> <td>0.35%</td> <td>7.70%</td> </tr> <tr> <td>IB AA</td> <td>7.35%</td> <td>0.15%</td> <td>7.50%</td> <td>0.25%</td> <td>7.60%</td> <td>0.35%</td> <td>7.70%</td> </tr> <tr> <td>IB A</td> <td>7.35%</td> <td>0.45%</td> <td>7.80%</td> <td>0.55%</td> <td>7.90%</td> <td>0.65%</td> <td>8.00%</td> </tr> <tr> <td>IB BBB</td> <td>7.35%</td> <td>0.45%</td> <td>7.80%</td> <td>0.55%</td> <td>7.90%</td> <td>0.65%</td> <td>8.00%</td> </tr> </tbody> </table>		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%
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	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
16	Other details	<ul style="list-style-type: none"> <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

		<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 Up to 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.
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Name of Product: 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 30% for landed property and building.</p> <p>Working capital:</p> <ol style="list-style-type: none"> 1. Stocks: For Limits less than Rs. 1 Crore - 20% For Limits Rs. 1 Crore & above - 25% 2. Book Debts - 25% (Up to 90 days duration)
3	Quantum of finance / Assessment	<p>Term loan: Based on Project cost</p> <p>Working Capital:</p> <ul style="list-style-type: none"> ➤ Limits Up to 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. 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. Working capital: One year with yearly renewal.</p>

6	Processing fee & other charges	<p>Term Loan: Up to Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p>Working Capital: Up to 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.</p>				
7	<p>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</p>					
Product Category		MCLR (One Year)	Spread			Interest
			Risk Premium	Business Strategy	Total Spread	
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 Crore		7.35%	1.35%	1.05%	2.40%	9.75%
II. Accounts with exposure of Rs. 1.00 Crore and above and up to Rs. 5.00 Crore						
Combined Rating Grade		MCLR (One Year)	Spread			Interest
			Risk Premium	Business Strategy	Total Spread	
IB AAA		7.35%	1.30%	0.70%	2.00%	9.35%
IB AA+		7.35%	1.45%	0.80%	2.25%	9.60%
IB AA		7.35%	1.75%	1.00%	2.75%	10.10%
IB A		7.35%	2.05%	1.20%	3.25%	10.60%
IB BBB		7.35%	2.35%	1.40%	3.75%	11.10%
IB BB & below/ Unrated Accounts		7.35%	4.05%	2.40%	6.45%	13.80%
III. Accounts with exposure over Rs. 5.00 Crore						
Combined Rating Grade		MCLR (One Year)	Spread			Interest
			Risk Premium	Business Strategy	Total Spread	
IB AAA		7.35%	1.35%	0.15%	1.50%	8.85%
IB AA+		7.35%	1.60%	0.35%	1.95%	9.30%
IB AA		7.35%	1.90%	0.60%	2.50%	9.85%
IB A		7.35%	2.20%	0.80%	3.00%	10.35%
IB BBB		7.35%	2.50%	1.00%	3.50%	10.85%
IB BB & below/ Unrated Accounts		7.35%	4.10%	2.05%	6.15%	13.50%

IV. Accounts with CGTMSE coverage - exposure above Rs. 2.00 Crore						
Combined Rating Grade	MCLR (One Year)	Spread			Interest	
		Risk Premium	Business Strategy	Total Spread		
IB AAA	7.35%	1.05%	0.85%	1.90%	9.25%	
IB AA+	7.35%	1.20%	0.95%	2.15%	9.50%	
IB AA	7.35%	1.35%	1.05%	2.40%	9.75%	
IB A	7.35%	1.65%	1.25%	2.90%	10.25%	
IB BBB	7.35%	1.95%	1.45%	3.40%	10.75%	
IB BB & below/ Unrated Accounts	7.35%	2.30%	1.70%	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				

Name of Product: 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 Norms	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>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
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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 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 F-63 Covering letter for loans and advances for which there are no special agreements 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	<p>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, Whichever is earlier, the repayment has not come.</p> <p>Branch Manager should also ask them in the same letter to honour their corporate guarantee.</p>
14	Applicable Statutory/ Regulatory provisions and status of Compliance and AML	<p>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.</p>

<p>15</p>	<p>Other Major Risks and Risk Mitigant - including legal risks and mitigant and analysis of Reputation risk</p>	<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 needs an outlay (Line of Credit).</p>
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		<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

Name of Product: 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	<p>Term Loan</p> <p>Cash Credit</p> <p>NFB facilities</p>
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 Norms	<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. Working capital: Working capital to be renewed annually / Term Loan (DL) to be reviewed annually.</p>																																																																																																								
7	Processing & other charges	<p>Term Loan: Up to Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p>Working Capital: Up to 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>																																																																																																								
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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 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>

Name of Product: 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 available	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	<p>Term Loan:</p> <p>Up to Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p>Working Capital:</p> <p>Up to 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	<table border="1"> <thead> <tr> <th rowspan="2">Working Capital & Term Loan</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>Upto Rs.3.00 lakhs**</td> <td>7.35%</td> <td>1.10%</td> <td>1.40%</td> <td>2.50%</td> <td>9.85%</td> </tr> <tr> <td>Above Rs. 3.00 lakhs & upto Rs.10.00 lakhs</td> <td>7.35%</td> <td>1.10%</td> <td>1.65%</td> <td>2.75%</td> <td>10.10%</td> </tr> <tr> <td>Above Rs. 10.00 lakhs & below Rs. 100.00 lakhs</td> <td>7.35%</td> <td>1.10%</td> <td>1.90%</td> <td>3.00%</td> <td>10.35%</td> </tr> </tbody> </table> <p>** In case of KCC loans upto Rs 3.00 Lakhs: 7% (Wherever Interest Subvention is available)</p>					Working Capital & Term Loan	MCLR (One Year)	Spread			Interest	Risk Premium	Business Strategy	Total Spread	Upto Rs.3.00 lakhs**	7.35%	1.10%	1.40%	2.50%	9.85%	Above Rs. 3.00 lakhs & upto Rs.10.00 lakhs	7.35%	1.10%	1.65%	2.75%	10.10%	Above Rs. 10.00 lakhs & below Rs. 100.00 lakhs	7.35%	1.10%	1.90%	3.00%	10.35%
Working Capital & Term Loan	MCLR (One Year)	Spread			Interest																												
		Risk Premium	Business Strategy	Total Spread																													
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Above Rs. 10.00 lakhs & below Rs. 100.00 lakhs	7.35%	1.10%	1.90%	3.00%	10.35%																												

		Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below				
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%	

9	Security Norms	<p><u>Primary:</u> Charge on assets created out of Term Loan</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	5705-0005 RBD-TL-PLANTATION - COFFEE GROWER
12	Other details	Full value of assets charged to the Bank need to be insured with Bank clause. 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.

Name of Product: 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 available	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: Up to Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p>Working Capital: Up to 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	Working Capital & Term Loan	MCLR (One Year)	Spread		Interest
		Upto Rs.3.00 lakhs**	7.35%	Risk Premium	Business Strategy	Total Spread
		Above Rs. 3.00 lakhs & upto Rs.10.00 lakhs	7.35%	1.10%	1.40%	2.50%
		Above Rs. 10.00 lakhs & below Rs. 50.00 lakhs	7.35%	1.10%	1.65%	2.75%
				1.90%	3.00%	10.35%
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. • 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.
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Name of Product: 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 available	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 Norms	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: Up to 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. Up to Rs 3.00 lacs: 1 Yr MCLR(7.35) + 2.50%:(9.85%) 2. Above Rs.3.00 lacs &Up to Rs.5.00 lacs: 1 Yr MCLR + 2.75%:(10.10%)
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.
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Name of Product: 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 available	Term Loan
5	Purpose	To Purchase and Installation of MNRE approved off grid Models of Solar Photovoltaic Lighting Systems Up to 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 Up to 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 Norms	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 Up to 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	<p>No processing charges, if subsidy is available.</p> <p>Where subsidy is not available:</p> <ul style="list-style-type: none"> □ In view of the national importance of the activity, the processing fee is fixed at 0.50% of the loan amount. □ For staff members- Processing charges are waived. <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	<p>1 Year MCLR + 1.30%:(8.65%)</p> <p>For staff/Employees of the bank: 1 Year MCLR +1.05%:(8.40%)</p>
13	Security Norms	<p>For loans Up to Rs. 1.6 lakh: Hypothecation of equipment's purchased out of bank loan.</p> <p>For loans above Rs. 1.6 lakh and Up to 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 Up to 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	<p>For detailed guidelines, please refer Circular ADV-82/2016-17 Dt. 13.07.2016</p>

Name of Product: MUDRA ALLIED		
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 available	<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 Up to Rs.50,000/-</p> <p>Kishore: loans above Rs.50,000/- and Up to 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 Norms	Shishu - Nil, Kishore - 10%, Tarun - 15%
6	Repayment Period	As per extant guidelines of the Bank.
7	Processing fee & other charges	<p>Term Loan: Up to Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned</p> <p>Working Capital: Up to 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>Loan amount up to Rs. 2.00 Lakh: 1 Yr MCLR + 1.35%:(8.70%)</p> <p>Above Rs. 2.00 Lakh up to Rs. 10.00 Lakhs : 1 Yr MCLR + 2.00%:(9.35%)</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>
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.

Name of Product: 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 available	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 Norms	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.

Name of Product: 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 available	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 Norms	NIL
7	Repayment Period	As per extant guidelines of the Bank
8	Processing fee & other charges	Term Loan: Up to 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	Up to Rs 3.00 lacs: 1 Yr MCLR + 2.50%:(9.85%)
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.

Name of Product: 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 available	1. Term Loan 2. Working Capital					
3	Purpose	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. Term Loan: Based on project cost/ Composite Loan including recurring expenditure in initial period. Working Capital: as per extant guidelines of the Bank.					
4	Quantum of finance / Assessment	Based on Unit cost fixed by NABARD / individual project cost.					
5	Margin Norms	➤ For Limit up to Rs.1.60 Lakhs - NIL ➤ Limit above Rs.1.60 Lakhs - 15% to 25% of project cost.					
6	Repayment Period	<u>Term Loan:</u> ➤ 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	Term Loan: Up to Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned Working Capital: Up to 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	Working Capital & Term Loan	MCLR (One Year)	Spread		Interest	
		Upto Rs.3.00 lakhs**	7.35%	Risk Premium 1.10%	Business Strategy 1.40%	Total Spread 2.50%	9.85%
		Above Rs. 3.00 lakhs & upto Rs.10.00 lakhs	7.35%	1.10%	1.65%	2.75%	10.10%

		Above Rs. 10.00 lakhs & below Rs. 100.00 lakhs	7.35%	1.10%	1.90%	3.00%	10.35%
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		Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below					
		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%
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	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 (Appropriate IB Code (activity code) is to be selected specific to the activity)					
12	NPA Norms	Half yearly					
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 issued from time to time / as per Credit Policy to be complied with. 					

Name of Product: 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 available	Term Loan					
3	Purpose	Agri Allied Activities Namely: Sheep and Goat rearing, Piggery, Beekeeping, 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 Norms	<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"> ➤ 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: Up to Rs. 25000/- : NIL Above Rs. 25000 : 0.50% of the limit sanctioned Working Capital: Up to 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	Working Capital & Term Loan	MCLR (One Year)	Spread		Interest	
				Risk Premium	Business Strategy	Total Spread	
		Upto Rs.3.00 lakhs**	7.35%	1.10%	1.40%	2.50%	9.85%
		Above Rs. 3.00 lakhs & upto Rs.10.00 lakhs	7.35%	1.10%	1.65%	2.75%	10.10%
		Above Rs. 10.00 lakhs & below Rs. 100.00 lakhs	7.35%	1.10%	1.90%	3.00%	10.35%
		** In case of KCC loans upto Rs 3.00 Lakhs: 7% (Wherever Interest Subvention is available)					

		Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below					
		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%
9	Security Norms	Primary: Hypothecation of assets created out of loan.					
		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. For limit up to Rs.10.00 lakhs under Allied activities which are eligible to be covered under MUDRA: <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	➤ 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.					

Name of Product: 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 available	Term Loan (KCCs converted in to Term Loan)
4.	Quantum of finance / Assessment	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 Up to 7 years and in extreme cases maximum period of 10 years in consultation with Task Force / SLBC.
6.	Asset Classification	<ul style="list-style-type: none"> <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	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	Rate of interest on converted loans will be same as that charged on short term loans.

10.	Security	<ul style="list-style-type: none"> <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

Name of Product: 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 available	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 Norms	25%
9.	Repayment Period	Minimum of 5-7 years
10.	Processing fee & other charges	Term Loan: Up to 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. Up to Rs 3.00 lacs: 1 Yr MCLR + 2.50% 2. Above Rs.3.00 lacs & Up to 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

Name of Product: IND KISAN SAUR SHAKTHI (PM-KUSUM)																			
Sl.	Particulars	Guidelines																	
1.	Eligibility	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.																	
2.	Types of facilities available	Term Loan.																	
3.	Purpose	For Installation of Solar water pumping system.																	
4.	Components	<p>Component -A</p> <ol style="list-style-type: none"> Under this scheme workers will set up 10000 MW of decentralized renewable energy power plants which are grid connected on barren land. These grids will be setup by Farmers, Cooperatives, Group of Farmers, Panchayats, Water User Associations (WUA) and Farmer Producer Organizations (FPO). Power projects will be setup within the radius of 5 kms of the sub-station. <p>Component-B</p> <ol style="list-style-type: none"> Under this scheme farmers will be supported to install standalone solar agriculture pumps worth Rs 17.50 lakh. The capacity of the pumps will be up to 7.5 HP for replacement of existing diesel agriculture pumps. The capacity can be higher than 7.5 HP but financial support will only be provided until 7.5 HP capacity. <p>Components-C</p> <ol style="list-style-type: none"> 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 Extra solar power will be sold to Distribution Companies of India (DISCOMs) at pre-fixed tariff. Farmer's irrigation needs shall be met by using the generated solar power. 																	
5.	Quantum of finance	Loans upto Rs.10.00 lakh will be treated as Priority Sector Advances (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																	
6.	Subsidy/Grant	Component B & Component C are eligible for Bank finance under our Bank product <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;"><i>Particulars</i></th> <th style="text-align: center;"><i>Central Subsidy</i></th> <th style="text-align: center;"><i>State Subsidy</i></th> <th style="text-align: center;"><i>Margin</i></th> <th style="text-align: center;"><i>Loan Component</i></th> </tr> </thead> <tbody> <tr> <td>1. Component B</td> <td style="text-align: center;">30%</td> <td style="text-align: center;">30%</td> <td style="text-align: center;">10%</td> <td style="text-align: center;">30%</td> </tr> <tr> <td>2. Component C</td> <td style="text-align: center;">30%</td> <td style="text-align: center;">30%</td> <td style="text-align: center;">10%</td> <td style="text-align: center;">30%</td> </tr> </tbody> </table>			<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%
<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%															
For Component B & C, in North Eastern States, Sikkim, Jammu & Kashmir, Himachal																			

		Pradesh, Uttarakhand, Lakshadweep and Andaman & Nicobar Island, CFA(Central Financial Assistance) of 50% of the benchmark cost or the tender cost, whichever is lower, of the standalone solar pump will be provided. The State Government will give a subsidy of 30%, 10% Farmers Margin and 10% in the form of loan.
7.	Margin Norms	Minimum 10%.
8.	Holiday Period	Maximum 6 months
9.	Repayment Period	Maximum repayment period is 5 years.
10.	Processing fee & other charges	Upto Rs.25000/-: Nil 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)
11.	Rate of Interest	Upto Rs.3.00 lakhs –MCLR+2.50%:9.85% Above Rs. 3.00 lakhs & upto Rs 10.00 lac-MCLR+2.75%:10.10%
12.	Security Norms	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.
13.	Documentation	As per documentation Manual
14.	Few important features:	<ol style="list-style-type: none"> 1. 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. 2. No Minimum Scoring (Internal Scoring) is applicable. 3. Fund disbursal 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.

Name of Product: IND MICRO FOOD PROCESSING ENTERPRISES- (PMFME)- Individual & Group	
1) For Individual Micro Enterprises	<p>a) Existing micro food processing units, with investment not exceeding Rs.1.00 crore and turnover not exceeding Rs.5 crore.</p> <p>b) The enterprise should be unincorporated and should employ less than 10 workers.</p> <p>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> <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>
5) Loan Details:	
Type of Facility proposed	Term Loan

6)Quantum of finance	Based on the Project Cost. As per the scheme guidelines by Ministry of Food Processing Industries (MOFPI).
Subsidy / Grant	a) Credit linked subsidy to existing Micro Food Processing units @35%, with maximum subsidy of Rs.10.00 lakh. b) Credit linked capital investment Grant @35% to FPOs / SHGs / Cooperatives. c) Grant @35% for common infrastructure development by groups, government agencies or private entities. 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.
7)Margin	Minimum 10%.
8)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.
9)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.
10)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)
11)Account Rating	RAM rating is mandatory for exposure above Rs.100.00 lakh.
12)Security	
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.

Working Capital & Term Loan	MCLR (One Year)	Spread			Interest
		Risk Premium	Business Strategy	Total Spread	
Upto Rs.3.00 lakhs**	7.35%	1.10%	1.40%	2.50%	9.85%
Above Rs. 3.00 lakhs & upto Rs.10.00 lakhs	7.35%	1.10%	1.65%	2.75%	10.10%
Above Rs. 10.00 lakhs & below Rs. 100.00 lakhs	7.35%	1.10%	1.90%	3.00%	10.35%
Rs. 100.00 lakhs & Above - Linked to Internal (RAM) Rating of borrowers as below					
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%

13)Rate of Interest

14)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.

Name of Product: SHG-SHAKTI with CGFMU Coverage

Sl.	Particulars	Guidelines
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	<p><u>SHG Shakti Agri</u> 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).</p> <p><u>SHG Shakti Allied Agri</u> Pisciculture, Beekeeping, Poultry, Livestock Rearing, Dairy, Fishery.</p> <p><u>SHG Shakti Non Agri</u> Income generating activities in Manufacturing, Services, Trade Sector under MSME</p>
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.	Type of Facility proposed	Both term loan and cash credit.
5.	Quantum of finance	<p>Above ₹10 lakhs Maximum ₹20 lakhs</p> <p>Loan Quantum shall be based on the Micro credit plan prepared by the SHGs and appraised by the Branch</p>
5.	Margin	<p>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%</p> <p>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</p>
6.	Holiday Period	Permissible up to a maximum of 6 months for term loans
	Tenor	Maximum tenor: 60 months for term loans.
7.	Repayment Period	<p>For Term loan: Repayment period is 54 months after holiday period. Repayable with 54 EMIs from 7th month onwards.</p> <p>For Cash credit Limits: Cash Credit Limits may be sanctioned with a yearly drawing power and may be enhanced annually based on repayment performance subject to maximum quantum of Rs 20.00 lakh.</p>
8.	Processing fee & other charges	<p>For Term Loan: 0.50% + applicable GST on sanctioned limit For Cash Credit:0.25% + applicable GST on sanctioned limit</p>

9.	Rate of Interest	MCLR (1 Yr) + Spread, as communicated by CO from time to time
10.	Security Norms	<p>Primary: 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.</p> <p>Collateral: Nil</p> <p>Guarantee : • 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.</p> <p>• Guarantee coverage is valid till the end of each Financial Year and subject to annual renewal</p> <p>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).</p>
11.	Documentation	As per documentation Manual

Name of Product: SHG NIRMAL		
Sl.	Particulars	Guidelines
1.	Target Group	<ol style="list-style-type: none"> 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 & Hygine). 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.
2.	Purpose	<p>Loan to SHGs for carrying out WASH (Water, Sanitation and Hygiene) related activities:</p> <ol style="list-style-type: none"> 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
3.	Purpose	<p>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.</p>

4.	Type of Facility	Term loan
5.	Quantum of finance	Minimum: ₹20,000/-. Maximum: ₹3 lakhs (Depending on Group Resolution).
5.	Margin	NIL
6.	Holiday Period	Permissible up to a maximum of 3 months
7.	Tenor	Minimum: 12 months Maximum: 60 months (inclusive of holiday period).
8.	Repayment Period	Repayment period is 9 months after holiday period for loans with 12 months tenor. Repayable in 9 EMIs from 4 th month onwards. Repayment period is 57 months after holiday period for loans with 60 months tenor. Repayable in 57 EMIs from 4 th month onwards.
9.	Processing fee & other charges	As communicated by Corporate Office from time to time will be applicable
10.	Rate of Interest	MCLR (1 Yr) + Spread, as communicated by CO from time to time
11.	Security Norms	Primary: Group Guarantee of SHG members as per existing bank guidelines Hypothecation of Assets created out of loan proceeds Collateral: Nil
12.	Documentation	As per documentation Manual

Name of Product: IND PASHUDHAN MITRA		
Sl.	Particulars	Guidelines
1.	Target Group	Individual Entrepreneurs, Private Companies, MSME, Farmer Producer Organizations (FPOs) and Section 8 Companies (Non-profit entities).
2.	Purpose	1. Dairy Processing. 2. Value added dairy product manufacturing. 3. Meat processing and value addition facilities. 4. Animal Feed manufacturing units.
4.	Type of Facility	Term loan
5.	Quantum of finance	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.	Rating of Account	For exposures above Rs.100 lakh RAM is mandatory
7.	Product Code:	1. RBD AHIDF-CG-NABARD-REPO – 8402-0001 2.IND RBD AHIDF-MCLR – 5704-0026

8.	Repayment Period	Maximum 10 Years (including maximum holiday period of 2 years).
9.	Processing fee & other charges	<p>Processing charges:</p> <p>a) Up to Rs. 25000/-: Nil</p> <p>b) Above Rs. 25000/-: 0.50% of the limit sanctioned + GST</p> <p>All other charges will be applicable as per circular on service charges related to Agri advances issued from time to time.</p>
10.	Rate of Interest	<p>1. For accounts falling within MSME defined ceilings Rate of interest will be linked to Repo Rate.</p> <p>2. For accounts not falling within MSME defined ceilings Rate of interest will be linked to MCLR.</p> <p>3. Exact applicable rate and spread will be as per latest circular on ROI</p>
11.	Security Norms	<p>a. Hypothecation of assets created out of Bank Finance.</p> <p>b. Equitable Mortgage of land & building / Immovable properties.</p> <p>c. Collateral security in the form of FD, NSC, LIC Policies.</p> <p>d. Equitable Mortgage of immovable properties</p> <p>e. <u>Guarantee</u>: Personal guarantee of partners/directors.</p> <p>f. Minimum Security Coverage Ratio of 1.20 should be maintained at all times.</p> <p>g. <u>For accounts within MSME Defined Ceilings</u>: Credit Guarantee cover is available for 25% of the credit facility under this AHIDF scheme.</p>
12.	Documentation	As per documentation Manual
	Interest Subvention:	<p>a. Interest subvention of 3% p.a. is available for loans under this financing facility.</p> <p>b. In the first year the subvention amount will be paid in advance/upfront to the lending bank on request of the scheduled bank.</p> <p>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.</p> <p>d. Defaulter of repayment of loan in any given year will not be eligible for Interest Subvention.</p> <p>e. Interest subvention will not be allowed for the loan sanctioned for procurement of Land, working capital, old machineries and vehicle for personal use.</p>
	Credit Guarantee	<p>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.</p> <p>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.</p>

	Special Conditions:	<ol style="list-style-type: none"> 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.
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Name of Product: Agri Gold Jewel Loan

Sl.	Particulars	Guidelines
1.	Target Group	Owner cultivator, Tenant farmer, Share Cropper, Oral Lessees, Agri Entrepreneur engaged in Agro Processing, farmers engaged in Agriculture Allied Activities, Distressed farmers indebted to Non-Institutional lenders.
2.	Purpose	To meet Working Capital requirements (including crop cultivation expenses) for Agriculture, Allied Activities viz., dairy, fishery, animal husbandry, poultry, bee-keeping and sericulture and Agro Processing, Repayment of debt taken from Non-Institutional Lenders for Agriculture. Term loan – For investment credit under agriculture allied activities.
3.	Products	RBD-AGRI- JL: REPO LINKED FLOATING BUMPER-AGRI-JL: REPO LINKED FLOATING
4.	Type of Facility	Term loan
5.	Quantum of finance	For RBD-AGRI- JL: Rs. 35.00 Lakhs (maximum). For BUMPER-AGRI-JL: Rs. 10.00 Lakhs (maximum).
6.	Margin Norms & LTV	AGRI- JL: Upto 80% of the market value of the gold (Margin 20% min.). For BUMPER-AGRI-JL: Upto 85% of the market value of the gold (Margin 15% min.)
7.	Repayment Period	For RBD-AGRI-JL: Maximum of 12 Months For BUMPER-AGRI-JL: Maximum of 6 Months –Bullet Repayment for both products.
8.	Processing fee & other charges	Upto 25000- Nil Above 25000-Rs 100 per Lac
9.	Rate of Interest	Repo rate+ Spread (3.00%).
10.	Documentation	As per documentation Manual

Name of Product: IND- KRISHI INFRA FUND

Sl. No	Particulars	Guidelines
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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"> 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	Term Loan: 25% (Minimum) (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)					
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	Processing 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)					
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	1. Upto Rs 2.00 Crores; MCLR 1 Yr + 1.00% (presently 8.35%) subject to a maximum of 9%. 2. Above Rs 2.00 Crores - Linked to Internal (RAM) Rating of borrowers as below					
		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>Hypothecation of assets created out of Bank Finance. Mortgage of land & building Collateral security in the form of FD, NSC, LIC Policies. Equitable Mortgage of immovable properties 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	<p>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 atleast 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.</p>					
17.	Other details	<p>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 2020- 21 to be complied with.</p>					

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. Introduction New Loan Product – “IND- KRISHI INFRA FUND ADV -101/2020-21 dated 14.08.2020