APPENDIX I

Interest Rate Structure effective from 1st April 1985 as per the circular of DBOB, RBI, dated 16.3.85,
No. Dir. BC. 33/C. 96-85

<table>
<thead>
<tr>
<th>Category of advances</th>
<th>Rate of Interest (per cent per annum)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Public Procurement and Distribution Agencies</td>
<td></td>
</tr>
<tr>
<td>1. FCI, State Governments/agencies acting as agencies of FCI for procurement of foodgrains (wheat, paddy/rice and coarse foodgrains) under the full price support scheme of the Government of India, where the sales are at fixed prices through Government approved outlets.</td>
<td>14.00</td>
</tr>
<tr>
<td>2. i) Advances to Central and State Government agencies entrusted with procurement/distribution of specified essential consumer commodities for sale at fixed prices through Government approved outlets, the commodities being pulses, edible oils, kerosene, salt and sugar</td>
<td>15.00</td>
</tr>
<tr>
<td>ii) Advances to Central and State Government agencies entrusted with the procurement of pulses and oilseeds at support prices fixed by the Central Government</td>
<td>15.00</td>
</tr>
<tr>
<td>3. i) Advances to Central and State Government agencies entrusted with the procurement and distribution of essential consumer commodities other than those specified in category 2 above.</td>
<td>16.50</td>
</tr>
<tr>
<td>ii) Advances to Central and State Government agencies entrusted with the procurement of cash crops where there is an element of price support.</td>
<td>16.50</td>
</tr>
</tbody>
</table>

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Appendix I contd...

iii) Advances to Central and State Government agencies entrusted with the procurement and distribution of fertilizers, pesticides and seeds. 16.50

4. Advances to Central and State Government agencies entrusted with the procurement and distribution of commodities for sale on a commercial basis. Not exceeding 17.50

II. Minimum Lending Rate for Commodities Coming within the purview of Selective Credit Control

i) Loans/advances/cash credit/overdrafts against commodities subject to selective credit control 17.50

ii) Sugar Mills in respect of all stocks 16.50

III. Exports

1. Pre-shipment credit

a) Specified medium and heavy engineering goods and construction contracts

i) Upto 180 days 12.00

ii) Beyond 180 days and upto 270 days 14.00

b) Other specified good (e.g. carpets, leather manufactures, coir, cashew, tobacco, etc.) upto 180 days 12.00

c) Other goods and consultancy services

i) Upto 90 days 12.00

ii) Beyond 90 days and upto 135 days 14.00

d) Against cash incentives, etc., covered by ECGC guarantee upto 90 days 12.00

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Appendix I contd....

2. Post-Shipment credit
   i) Demand bills - for transit period (as specified by FEDAI) 12.00
   ii) Usance bills - up to 180 days comprising usance period of the export bills, transit period as specified by FEDAI and grace period wherever applicable 12.00
   iii) Cash incentives, duty draw-back, etc. receivable, covered by Export production Finance Guarantee of ECGC (up to 90 days) 12.00
   iv) Undrawn balances (up to 90 days) 12.00
   v) Against retention money (for supplies portion only) payable within one year from the date of shipment (up to 90 days) 12.00

3. Deferred Credit
   Deferred credit for period beyond one year 8.65

4. Duty Draw back Credit Scheme, 1976
   Against duty draw-back as provisionally certified by the Customs Authorities (up to 90 days) Free of interest

5. Export credit not otherwise specified Not exceeding 16.50

IV. Agriculture

A. Direct Finance - Short-term loans to farmers
   a) Upto Rs. 5,000/- 11.50
   b) Over Rs. 5,000/- and upto Rs.10,000 12.50
   c) Over Rs.10,000/- and upto Rs.25,000/- Not exceeding 14.00
   d) Over Rs. 25,000/- Not exceeding 16.50

Contd...
Appendix 1 contd...

B. Indirect Finance of (given through PACS/FSS/LAMPS)
   a) Upto Rs. 5,000/- Not exceeding 9.00
   b) Over Rs. 5,000/- and upto Rs.10,000/- Not exceeding 10.00
   c) Over Rs.10,000/- and upto Rs.25,000/- Not exceeding 11.50
   d) Over Rs.25,000/- Not exceeding 14.00

C. Advances to units engaged in both production and distribution of seeds 14.00

D. Advances for distribution of fertilizers:
   a) Upto Rs. 5,000/- 11.50
   b) Over Rs. 5,000/ and upto Rs.25,000/- Not exceeding 14.00
   c) Rs.25,000/- Not exceeding 16.00

V. Small-Scale Industry

1. Composite loans upto Rs. 25,000 10.00
   a) Backward areas 12.00
   b) Other areas

2. Short-term advances, limits of:
   a) Upto and inclusive of Rs. 2 lakhs Not exceeding 14.00
   b) Over Rs. 2 lakhs and upto Rs. 25 lakhs Not exceeding 16.50
   c) Over Rs. 25 lakhs Not exceeding 17.50

3. Advances to State-level Corporations for assisting artisans, village and cottage industries (for the purpose of purchase and supply of inputs to and/or the marketing of the outputs of the beneficiaries) 12.50

Contd...
Appendix I contd...

4. Advances to State-sponsored scheduled castes/scheduled tribes development corporations (for the purpose of purchase and supply of inputs to and/or the marketing of the outputs of the beneficiaries) 12.50

VI. Loans to IRDP Beneficiaries

a) In the farm sector 10.00
b) In the non-farm sector 10.00

In both the above categories the prescribed rates will be charged irrespective of whether refinance is obtained from NABARD or not. 10.00

VII. Other Categories

1. DRI advances 4.00

2. Retail trade advances:
   a) Limits upto and inclusive of Rs. 5,000/- 12.50
   b) Over Rs. 5,000/- and upto Rs.25,000/- Not exceeding 15.00
   c) Over Rs.25,000/- Not exceeding 17.50

3. Educational Advances:
   a) Indigent students for purpose of higher education in India. Not less than bank rate
   b) Other educational advances 14.00 - 16.50

4. Priority sector not otherwise specified Not exceeding 16.50
5. All other advances Not exceeding 17.50

Contd....
Appendix I contd...

VIII Term Loans

1. Small-Scale Industry
   Units in
   i) Backward Areas 12.50
   ii) Other areas 13.50

2. A) Agriculture (Direct Finance)
   i) Minor Irrigation and land development 10.00
   ii) Other purposes
       a) Small farmers 10.00
       b) Other farmers 12.50
   iii) Advances by way of term loans for purchase of equipment based on new and renewable sources of energy for agricultural purposes, irrespective of whether the borrower/farmer is "small farmer" or otherwise. 10.00

B. Agriculture (Indirect Finance) (given through PACS/LAMPS/FSS)
   i) Minor irrigation and land development 8.50
   ii) Diversified purposes (as defined by NABARD)
       a) To small farmers 8.50
       b) To other farmers 11.00

3. Housing
   i) SC/ST upto and inclusive of Rs. 5,000/- 4.00
   ii) Others upto and inclusive of Rs. 5,000/- 12.50
   iii) Over Rs. 5,000/- and upto Rs. 50,000/- 13.50
   iv) Over Rs. 50,000/- 15.00

4. Road Transport Operators
   i) Upto two vehicles 12.50

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Appendix I contd...

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>ii) Three or more vehicles</td>
<td>15.00</td>
</tr>
<tr>
<td>5. All other term loans</td>
<td>15.00</td>
</tr>
<tr>
<td>IX Advances to professionals and self-employed persons belonging to Scheduled Castes/Scheduled Tribes</td>
<td></td>
</tr>
<tr>
<td>a) Advances by way of loans other than term loans</td>
<td>14.00</td>
</tr>
<tr>
<td>b) Advances by way of term loans</td>
<td>13.50</td>
</tr>
<tr>
<td>X. Advances to professionals and self-employed women</td>
<td></td>
</tr>
<tr>
<td>a) Advances by Way of loans other than term loans</td>
<td>14.00</td>
</tr>
<tr>
<td>b) Advances by way of term loans</td>
<td>13.50</td>
</tr>
<tr>
<td>XI. Scheme for providing self-employment to educated unemployed youth</td>
<td></td>
</tr>
<tr>
<td>a) Backward districts</td>
<td>10.00</td>
</tr>
<tr>
<td>b) Other districts</td>
<td>12.00</td>
</tr>
<tr>
<td>XII. Financial assistance to physically handicapped persons other than those covered under the DRI Schemes for purchase of artificial limbs and aids subject to maximum of Rs. 2,500/- in each case.</td>
<td>Not exceeding 15.00</td>
</tr>
</tbody>
</table>