

WEST BENGAL GRAMIN BANK

|| APPENDIX - I: RATE OF INTEREST - CREDIT RATING BASED ||

w.e.f. 20.05.2025

SL	Category	LIMIT Details	Reference Bechmark	Credit Rating	Rate Nature	Effective Rate (% p.a.)
A	Agriculture and Allied Activities (both Direct and Indirect) for Term Loan/Cash Credit					
1	AGRIL & ALL	Upto ₹25000/-	MCLRY	X	Floating	9.60
2	AGRIL & ALL	Over ₹25000/-and upto ₹50000/-	MCLRY	X	Floating	9.85
3	AGRIL & ALL	Over ₹ 50000/-and upto ₹10.00 Lakh	MCLRY	X	Floating	10.85
4	AGRIL & ALL	Over ₹ 10.00 Lakh and upto ₹ 100.00 Lakh	MCLRY	X	Floating	11.35
5	AGRIL & ALL	Over ₹100.00 Lakh	MCLRY	WBGBCR1	Floating	10.60
6	AGRIL & ALL	Over ₹100.00 Lakh	MCLRY	WBGBCR2	Floating	11.60
7	AGRIL & ALL	Over ₹100.00 Lakh	MCLRY	WBGBCR3	Floating	12.10
8	AGRIL & ALL	Over ₹100.00 Lakh	MCLRY	WBGBCR4	Floating	13.85
9	AGRIL & ALL	Over ₹100.00 Lakh	MCLRY	WBGBCR5	Floating	15.10
B	Self Help Groups					
1	DAY-NRLM	Upto ₹3.00 lakh	X	X	FIXED	7.00
		Above ₹3.00 lakh and upto ₹5.00 lakh	MCLRY	X	Floating	8.85
		Above ₹5.00 lakh	MCLRY	X	Floating	11.00
2	DAY- NULM	X	MCLRY	X	Floating	12.50
3	OTHERS	X	MCLRY	X	Floating	14.00
		#N.B. In case of Other SHGs which are not sponsored by NRLM/NULM the existing cash credit limits shall be continued based on yearly review. However, enhancement of limits is not permissible.				
C	Crop Loan/KCC (Short term production credit)					
	Crop Loan/ KCC	Upto ₹3.00 lakh per borrower	Int. @ 7.00 % p.a payable as per norms on due dates or half yearly basis. (Interest subvention @ 3%p.a for prompt/timely repayment should be credited to customer's account in terms of the extant guidelines of the Govt. of India Modified Interest Subvention Scheme.			
			In the event of account turning overdue, Interest as per Table No A will be charged.			
		Above ₹3.00 lakh per borrower	As per Table No A above			
D	Advance to Micro, Small & Medium Enterprises, both Manufacturing and Service					
1	MSME	Limit upto ₹25000/-	MCLRY	NA	Floating	9.60
2	MSME	Limit over ₹25000/- and upto ₹50000/-	MCLRY	NA	Floating	9.85
3	MSME	Limit over ₹50000/- and upto ₹10.00 lakh	MCLRY	NA	Floating	10.85
4	MSME	Limit over ₹10.00 lakh and upto ₹100.00	MCLRY	NA	Floating	11.10
5	MSME	Over ₹1.00 crore	MCLRY	WBGBCR1	Floating	10.60
	MSME	Over ₹1.00 crore		WBGBCR2	Floating	11.60
	MSME	Over ₹1.00 crore		WBGBCR3	Floating	12.10
	MSME	Over ₹1.00 crore		WBGBCR4	Floating	13.85
	MSME	Over ₹1.00 crore		WBGBCR5	Floating	15.10
E	Special rates of Interest for Rice Mill, Flour Mill, Oil & Dal Mill , Agro Processing Units, Food Processing /Tea Processing ones falling under Priority Sector (Micro , Small & Medium Enterprise-Manufacturing)					
	MSME	Over ₹1.00 crore	MCLRY	WBGBCR1	Floating	9.85
	MSME	Over ₹1.00 crore		WBGBCR2	Floating	9.85
	MSME	Over ₹1.00 crore		WBGBCR3	Floating	10.10
	MSME	Over ₹1.00 crore		WBGBCR4	Floating	11.35
	MSME	Over ₹1.00 crore		WBGBCR5	Floating	11.35
F	Cold Storage					
	MSME	Over ₹1.00 crore	MCLRY	WBGBCR1	Floating	9.85
	MSME	Over ₹1.00 crore		WBGBCR2	Floating	9.85
	MSME	Over ₹1.00 crore		WBGBCR3	Floating	10.10
	MSME	Over ₹1.00 crore		WBGBCR4	Floating	10.60
	MSME	Over ₹1.00 crore		WBGBCR5	Floating	10.60

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G	Special Rates for Healthcare Industry Micro, Small & Medium (Enterprise),(Promoted by director- promoters, At least one of whom should be a Doctor having degree at least MBBS from any recognized Medical College in India (Loan upto ₹5.00 Crore)					
	MSME	Over ₹1.00 crore	MCLRY	WBGBCR1	Floating	10.10
	MSME	Over ₹1.00 crore		WBGBCR2	Floating	10.10
	MSME	Over ₹1.00 crore		WBGBCR3	Floating	11.10
H	Accounts under MSME Debt Restructuring Scheme					
1	Funding of unpaid interest to be converted into FITL			NIL		
2	Conversion of irregular portion of cash credit account into WCTL			1.5% below the applicable rate for MSE category		
3	Working Capital including additional capital			1.5% below the applicable rate for MSE category but not below the MCLR Rate		
4	Existing Term Loan			3.00% below the applicable rate for Micro Enterprise and 2.00% below the applicable rate for Small & Medium Enterprise but not below the MCLR/ base rate.		
5	Fresh Rehabilitation Term Loan			1.5% below the applicable rate for MSE category but not below the MCLR.		
I	Ad-hoc Limit					
	Any Admissible amount			2% p.a. over and above the rate applicable to normal limit.		
J	Agriculture Infrastructure Fund (AIF)					
1	AIF	Limit upto ₹2.00 crore	MCLRY	NA	Floating	Subject to Maximum 9.00%
2	AIF	Limit upto ₹2.00 crore	As per Table No A above.			
K	FPO/FPC					
1	FPO/FPC	Limit upto ₹20.00 lakh	MCLRY	NA	Floating	9.35
2	FPO/FPC	Limit above ₹20.00 lakh to ₹50.00 lakh	MCLRY	NA	Floating	9.85
3	FPO/FPC	Limit above ₹50.00 lakh	As per Table No D Above			
L	WBGB GST NEXT					
	MSME	Up to Rs. 5.00 Crore	MCLRY	WBGBCR1	Floating	8.85
	MSME	Up to Rs. 5.00 Crore	MCLRY	WBGBCR2	Floating	9.35
	MSME	Up to Rs. 5.00 Crore	MCLRY	WBGBCR3	Floating	9.85
	MSME	Up to Rs. 5.00 Crore	MCLRY	WBGBCR4	Floating	10.85
	MSME	Up to Rs. 5.00 Crore	MCLRY	WBGBCR5	Floating	11.85
M	TRANSPORT LOAN ABOVE Rs. 10.00 Lakh					
1	MSME	New Vehicle	MCLRY	WBGBCR1	Floating	9.35
2	MSME	New Vehicle	MCLRY	WBGBCR2	Floating	9.85
3	MSME	New Vehicle	MCLRY	WBGBCR3	Floating	10.35
4	MSME	Used Vehcle	MCLRY	WBGBCR1	Floating	10.35
5	MSME	Used Vehcle	MCLRY	WBGBCR2	Floating	10.85
6	MSME	Used Vehcle	MCLRY	WBGBCR3	Floating	11.35
N	MORTGAGE LOAN - BUSINESS END USE					
1	MSME - Term Loan	LTV <40%	MCLRY	NA	Floating	8.85
2	MSME - Term Loan	LTV 40% - 50%	MCLRY	NA	Floating	9.10
3	MSME - Term Loan	LTV > 50% - 60%	MCLRY	NA	Floating	9.35
4	MSME - Term Loan	LTV >60% - 65%	MCLRY	NA	Floating	9.60
5	MSME - Overdraft	LTV <40%	MCLRY	NA	Floating	9.35
6	MSME - Overdraft	LTV 40% - 50%	MCLRY	NA	Floating	9.60
7	MSME - Overdraft	LTV > 50% - 60%	MCLRY	NA	Floating	9.85
8	MSME - Overdraft	LTV >60% - 65%	MCLRY	NA	Floating	10.10
O	WBGB NIRMAN - TERM LOAN TO PVT. BUILDERS					
	Commercial Real Estate - Residential Housing (CRE - RH)					
1	CRE - RH		MCLRY	WBGBCR1	Floating	10.85
2	CRE - RH		MCLRY	WBGBCR2	Floating	11.35
3	CRE - RH		MCLRY	WBGBCR3	Floating	11.85
P	For Term Loan/Cash Credit (Non-Schematic / Non Priority)					
1	Upto Rs 25000/-		MCLRY	NA	Floating	12.35
2	Over ₹25000/-and upto ₹200000/-		MCLRY	NA	Floating	12.60
3	Over ₹2.00 Lakh and upto ₹10.00 Lakh		MCLRY	NA	Floating	13.85
4	Over ₹10.00 Lakh and upto ₹1000.00 Lakh		MCLRY	WBGBCR1	Floating	13.60
5	Over ₹10.00 Lakh and upto ₹1000.00 Lakh		MCLRY	WBGBCR2	Floating	14.10

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10	Over ₹1000.00 Lakh	MCLRY	WBGBCR2	Floating	14.10
11	Over ₹1000.00 Lakh	MCLRY	WBGBCR3	Floating	14.60
12	Over ₹1000.00 Lakh	MCLRY	WBGBCR4	Floating	14.85
13	Over ₹1000.00 Lakh	MCLRY	WBGBCR5	Floating	15.10
Q	Rates of Interest for Rice Mill, Flour Mill, Oil & Dal Mill, Agro Processing Units, Food Processing/Tea Processing ones falling under Non-Priority Sector (Large Enterprise Manufacturing)				
1	Over ₹10.00 Lakh and upto ₹1000.00 Lakh	MCLRY	WBGBCR1	Floating	11.85
2	Over ₹10.00 Lakh and upto ₹1000.00 Lakh	MCLRY	WBGBCR2	Floating	12.10
3	Over ₹10.00 Lakh and upto ₹1000.00 Lakh	MCLRY	WBGBCR3	Floating	12.60
4	Over ₹10.00 Lakh and upto ₹1000.00 Lakh	MCLRY	WBGBCR4	Floating	13.10
5	Over ₹10.00 Lakh and upto ₹1000.00 Lakh	MCLRY	WBGBCR5	Floating	13.35
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R	Special Rates for Healthcare Industry (Promoted by director-promoters, At least one of whom should be a Doctor having degree at least MBBS from any recognized Medical College in India. (for loans more than ₹5.00 crore)				
1	More Than 5.00 Crore	MCLRY	WBGBCR1	Floating	10.35
2	More Than 5.00 Crore	MCLRY	WBGBCR2	Floating	10.35
3	More Than 5.00 Crore	MCLRY	WBGBCR3	Floating	11.35
S	PMSVANIDHI	As per Table No. D Above			