

**THE TIIC LIMITED****Interest revision for all loans with Reset Clauses / New Cases (with effect from 01.04.2019)****PLR (Prime Lending Rate) : 11.95%****I. MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) CATEGORY:**

<b>Existing rate (in %)</b>		<b>Category</b>	<b>Interest Rate Structure</b>	<b>Proposed Rate (in %)</b>
<b>GENERAL SCHEME:</b>				
12.70	<b>A.</b>	<b>Loans upto Rs.2.00 lakhs (including Transport loans)</b>	<b>PLR</b>	11.95
	<b>B.</b>	<b>Loans above Rs.2.00 lakhs</b>		
12.70		a) Existing assisted clients (including Transport) continuously in standard category for 3 years at the time of sanction, OTL etc.	<b>PLR</b>	11.95
		b) Units with External Credit Rating - Highest Rating		
12.95		c) Existing non- assisted units with good track record for three completed years at the time of sanction	<b>PLR + 0.25%</b>	12.20
		d) Units with External Credit Rating - High Rating		
12.95		e) New MSME & Transport Sector including NEEDS	<b>PLR + 0.25%</b>	12.20
		f) Units with External Credit Rating - other than highest and high Credit Ratings		
<b>OTHER CATEGORIES / SCHEMES:</b>				
13.70	<b>a.</b>	Micro, Small, Enterprises Funding (MSEF) Scheme	<b>PLR + 1.00%</b>	12.95
		Drawee Bill Scheme		
		Clean Term Loan scheme		
13.95	<b>b.</b>	Entrepreneur Development Scheme (EDS)	<b>PLR + 1.25%</b>	13.20
		Grow an Entrepreneur Scheme (GES)		

Existing rate (in %)		Category	Interest Rate Structure	Proposed Rate (in %)
13.95	c.	Term Loan to service sector viz., Shopping Complex, Community Hall, Kalyana Mandapam etc. Term Loan for replacement of high cost loan Corporate Loan Scheme Contractors Credit Scheme Loans to Hospitals, Doctors and Nursing Home, purchase of land and construction of building (Old cases other than My Doctor, Doctor Plus Schemes)	PLR + 1.25%	13.20
13.70	d.	Bill Finance Scheme	PLR + 1.00%	12.95%
12.70	e.	My Doctor, Doctor Plus a. New Clients	PLR	11.95
12.70		b. Existing Clients	PLR	11.95
12.95 12.70	f.	WIND MILLS / SOLAR PROJECTS a. New Clients b. Prompt /Standard for the last 3 years.	PLR + 0.25% PLR	12.20 11.95
13.20	g.	Working Capital Term Loan & Single Window Scheme Loans	PLR + 0.50%	12.45
13.20	h.	For purchase of medical equipments (Old cases other than My Doctor, Doctor Plus Schemes)	PLR + 0.50%	12.45

## II. NON-MSME CATEGORY:

12.70	1.	Existing Clients in Standard category continuously for 3 years at the time of sanction	PLR	11.95
12.95	2.	Existing non-assisted units with good track record for 3 completed years.	PLR + 0.25%	12.20
13.45	3.	New Non-MSME Term Loan	PLR + 0.75%	12.70

**Note:** In respect of JICA Line of Credit, existing rates of interest will continue.

- a) Interest is payable on monthly / quarterly rest.
- b) Other dues will carry an interest rate that is applicable to that of Term Loan.
- c) Subsidy Bridge Loan and Term Loan against Credit Linked Capital subsidy will carry an interest rate that is applicable to Term Loan.
- d) In the event of default penal interest of 2.50% p.a. will be charged for the defaulted amount for the defaulted period.
- e) Penal interest charged beyond 120 days under Bill Finance Scheme for the defaulted amount for the defaulted period will be as given below.

Above 120 days and upto 150 days – 0.25% p.a.

Above 150 days and upto 180 days – 0.50% p.a.

Above 180 days - 2.50% p.a.

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