

WEST BENGAL GRAMIN BANK								
ANNEXURE - I: RATE OF INTEREST - MCLR LINKED LOANS								
w.e.f. 07.01.2026								
SL	Category	LIMIT Details	Referen ce Bechma rk	Credit Rating	Rate Nature	MCLR (% p.a.)	Spread (% p.a.)	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	8.60	0.85	9.45
2	AGRIL & ALL	Over ₹25000/-and upto ₹50000/-	MCLRY	X	Floating	8.60	1.10	9.70
3	AGRIL & ALL	Over ₹ 50000/-and upto ₹10.00 Lakh	MCLRY	X	Floating	8.60	2.10	10.70
4	AGRIL & ALL	Over ₹ 10.00 Lakh and upto ₹ 100.00 Lakh	MCLRY	X	Floating	8.60	2.60	11.20
5	AGRIL & ALL	Over ₹100.00 Lakh	MCLRY	WBGBCR1	Floating	8.60	1.85	10.45
6	AGRIL & ALL	Over ₹100.00 Lakh	MCLRY	WBGBCR2	Floating	8.60	2.85	11.45
7	AGRIL & ALL	Over ₹100.00 Lakh	MCLRY	WBGBCR3	Floating	8.60	3.35	11.95
8	AGRIL & ALL	Over ₹100.00 Lakh	MCLRY	WBGBCR4	Floating	8.60	5.10	13.70
9	AGRIL & ALL	Over ₹100.00 Lakh	MCLRY	WBGBCR5	Floating	8.60	6.35	14.95
B	Self Help Groups							
1	DAY-NRLM	Upto ₹3.00 lakh	X	X	FIXED	7.00	0.00	7.00
		Above ₹3.00 lakh and upto ₹5.00 lakh	MCLRY	X	Floating	8.60	0.00	8.60
		Above ₹5.00 lakh	MCLRY	X	Floating	8.60	2.25	10.85
2	DAY- NULM	X	MCLRY	X	Floating	8.60	3.25	11.85
3	OTHERS	X	MCLRY	X	Floating	8.60	3.25	11.85
		#N.B. (a) In case of Other SHGs/SHGs under DAY NULM the existing cash credit limits shall be						
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 In the event of account turning overdue, Interest as per Table No A					
		Above ₹3.00 lakh per borrower	As per Table No A above					
D	Agriculture Infrastructure Fund (AIF)							

1	AIF	Limit upto ₹2.00 crore	MCLRY	NA	Floating	8.60	0.25	Subject to Maximum 9.00%
2	AIF	Limit Above ₹2.00 crore	As per Table No A above.					
E	FPO/FPC							
1	FPO/FPC	Limit upto ₹20.00 lakh	MCLRY	NA	Floating	8.60	0.60	9.20
2	FPO/FPC	Limit above ₹20.00 lakh to ₹50.00 lakh	MCLRY	NA	Floating	8.60	1.10	9.70
3	FPO/FPC	Limit above ₹50.00 lakh	As per Table No D Above					
F	Microfinance Loan							
1	(No Credit Score/NTC Score/Exclusion Codes)		MCLRY	NA	Floating	8.60	6.10	14.70
2	Borrowers with CRIF HM Score 727 & above		MCLRY	NA	Floating	8.60	5.10	13.70
G	For Term Loan/Cash Credit (Non-Schematic / Non Priority)							
3	upto ₹10.00 Lakh		MCLRY	NA	Floating	8.60	4.25	12.85
4	Over ₹10.00 Lakh and upto ₹1000.00 Lakh		MCLRY	WBGBCR1	Floating	8.60	4.85	13.45
5	Over ₹10.00 Lakh and upto ₹1000.00 Lakh		MCLRY	WBGBCR2	Floating	8.60	5.35	13.95
6	Over ₹10.00 Lakh and upto ₹1000.00 Lakh		MCLRY	WBGBCR3	Floating	8.60	5.85	14.45
7	Over ₹10.00 Lakh and upto ₹1000.00 Lakh		MCLRY	WBGBCR4	Floating	8.60	6.10	14.70
8	Over ₹10.00 Lakh and upto ₹1000.00 Lakh		MCLRY	WBGBCR5	Floating	8.60	6.35	14.95
9	Over ₹1000.00 Lakh		MCLRY	WBGBCR1	Floating	8.60	4.60	13.20
10	Over ₹1000.00 Lakh		MCLRY	WBGBCR2	Floating	8.60	5.35	13.95
11	Over ₹1000.00 Lakh		MCLRY	WBGBCR3	Floating	8.60	5.85	14.45
12	Over ₹1000.00 Lakh		MCLRY	WBGBCR4	Floating	8.60	6.10	14.70
13	Over ₹1000.00 Lakh		MCLRY	WBGBCR5	Floating	8.60	6.35	14.95
H	WBG NIRMAN - TERM LOAN TO PVT. BUILDERS							
	Commercial Real Estate - Residential Housing (CRE - RH)							
1	CRE - RH		MCLRY	WBGBCR1	Floating	8.60	2.10	10.70
2	CRE - RH		MCLRY	WBGBCR2	Floating	8.60	2.60	11.20
3	CRE - RH		MCLRY	WBGBCR3	Floating	8.60	3.10	11.70