

National Cooperative Development Corporation
(Finance Division)
4, Siri Institutional Area, Hauz Khas, New Delhi - 110 016

No. NCDC:1-1/90-Budt.

20th Feb, 2019

To,

The Secretary In-charge of Cooperation,
All State Governments & Union Territories

Sub: Interest rates on NCDC loans

Dear Sir,

In modification of our letter of even number dated 04.01.2019, interest rates for NCDC loans are revised with immediate effect as follows:

Scheme	Effective rate of interest *
A. Term Loans:	
(a) Through State Governments	
(i) Weaker section programmes	10.95%
(ii) Other programmes	11.20%
(b) Direct funding	
(i) Weaker section programmes	
- upto project cost of ₹50 lakh	11.25%
- above project cost of ₹50 lakh	11.65%
(ii) Other Programmes	11.90%

* Subject to payment of instalments on or before due date.



Effective rate of interest * for working capital loan through State Govt. and under Direct funding w.e.f. 20.02.2019

B. Working Capital Loans:		Upto 30 days		31 days - 90 days		91 days - 180 days		181 days - 270 days		271 days - One year		One year - Two years	
		Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding	Through State Govt	Direct Funding
Amount-wise period-wise Rate of interest for disbursement of working capital loans through State Govt./Direct funding													
(i)	upto 50 crore	8.97%	9.17%	9.12%	9.27%	9.39%	9.45%	9.54%	9.60%	9.90%	9.95%	10.52%	10.57%
(ii)	> 50 crore and upto 100 crore	8.96%	9.14%	9.11%	9.24%	9.35%	9.40%	9.50%	9.55%	9.88%	9.93%	10.52%	10.57%
(iii)	> 100 crore and upto 300 crore	8.95%	9.12%	9.10%	9.22%	9.32%	9.37%	9.47%	9.52%	9.86%	9.91%	10.52%	10.57%
(iv)	> 300 crore and upto 1000 crore	8.95%	9.09%	9.10%	9.19%	9.30%	9.35%	9.45%	9.50%	9.84%	9.89%	10.52%	10.57%
(v)	> 1000 crore	8.94%	9.07%	9.09%	9.17%	9.27%	9.32%	9.42%	9.47%	9.82%	9.87%	10.52%	10.57%
(vi)	For MSP operations by authorised bodies	8.92%	9.05%	9.07%	9.15%	9.25%	9.30%	9.40%	9.45%	9.80%	9.85%	10.42%	10.52%
(vii)	For Cold Chain projects	8.94%	9.07%	9.09%	9.17%	9.27%	9.32%	9.42%	9.47%	9.82%	9.87%	10.52%	10.57%

* Subject to payment of installments on or before due date.

