

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

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

September 15th, 2025

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

Sub: Interest rates on NCDC loans under Central Sector Scheme- grant-in-aid to NCDC and for Sugar Sector - Regarding

Madam(s) / Sir(s),

To further the mandate of development of Cooperative Sector and facilitate effective implementation of Central Sector Scheme- Grant-in-aid to NCDC and in partial modification of letter of even reference dated June 18, 2025, interest rates on term loans and working capital loans being provided by the Corporation in respect of Women Self Help groups (SHGs) and Sugar Sector have been revised with immediate effect and the concessional floating rates of interest are valid up to March 31, 2026. However, loans disbursed earlier shall continue to have applicable rate of interest / duration at the time of their respective disbursements.

The other terms and conditions as informed vide Corporation circular of even number dated June 18, 2025 shall remain the same. Details of revised rates of interest are as follows:

Central Sector Scheme-grant-in-aid to NCDC	Revised floating rates of interest *
A. Working Capital Loans: Women Self Help Groups (SHGs): Others:	7.50% 7.75%
B. Term Loans:	8.25%

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


For Sugar Sector	Revised floating rates of interest *
A. Working Capital Loans:	7.75%
B. Term Loans:	8.25%

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

Yours faithfully,

A. S. Meena
Director (Finance)

Copy to:

1. Registrar of Cooperative Societies,
All States and Union Territories.
 2. Addl. Secretary (Cooperation and Credit),
Ministry of Cooperation, Atal Akshay Urja Bhawan, New Delhi.
 3. Joint Secretary (Cooperation and Credit),
Ministry of Cooperation, Atal Akshay Urja Bhawan, New Delhi
 4. Sr.PPS/PPS to Secretary to the Government of India, Ministry of Cooperation,
New Delhi.
 5. SPS to MD; SPS/PS to DMD/DMD (Fin)/FA.
 6. All Executive Directors/Chief Directors/Directors,
NCDC, H.O.
 7. DG (LINAC), NCDC, Gurugram.
 8. All Regional Directors, NCDC.
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- With the request for wide
publicity of the revised rates.

A S Meena
Director (Finance)