

Sl.No	Name of cluster	Focus Branches	Zone	Concession
1	Irrigation pumps manufacturing units at Rajkot	All Rajkot city branches	Ahmedabad	50% concession in processing charges and upfront fee No pre payment charges
2	Packaging unit at Morvi	Morvi and nearby areas , Himmatnagar and Ahmedabad area	Ahmedabad	25% concession in processing charges for working capital. 50% concession in upfront fee in case of term loan
3	Ceramic, Morvi	Morvi and Himmat Nagar Branch	Ahmedabad	50% concession in commission on NFB / Bills / FBP. Total concession
4	Trading of Iron and Steel.	Mandi Gobindgarh	Chandigarh	25% waiver in processing charges and 100% waiver in EM and Documentation charges.
5	Traders Cluster	All the branches of Bangalore Zone.	Bangalore	50% concession in commission on NFB / Bills / FBP. Total concession
6	Timber cluster	All the branches of Bangalore Zone.	Bangalore	50% concession in commission on NFB viz. LC, BG and LoC / LoU 50% concession in Processing charges / Documentation Charges for both FB and NFB credit facilities in new accounts. Waiver of prepayment charges except for takeover.
7	Ambattur Padi Cluster	Padi , Ambattur, IND MSME Ambattur, SIDCO Women Industrial Park Kattur village, Thirumullaivoyal , SIDCO Mogappair, SIDCO Tiruvallur, SIDCO Gummidipoondi, & SIDCO Thirumazhisai	Poonamalle	50% concession in processing charges / upfront fee

8	Footwear cluster, Bahadurgarh	<ol style="list-style-type: none"> 1. Ind MSME Peragarhi Branch 2. Defence Colony 3. Greater Kailash 4. Hauz Khas 5. Janakpuri 6. Kirti Nagar. 7. Karol Bagh. 8. Kashmere Gate 9. Lajpat Nagar 10. Pitampura. 11. Preet Vihar 12. Punjabi Bagh. 13. Rajouri Garden 14. Shahdra. 15. Shalimar Bagh. 16. Tilak Nagar. 17. Uttari Pitampura. 	Delhi	50% concession in processing charges
9	Commercial Vehicle cluster	Duliajan, Sibsagar, Digboi Jorhat branches.	Guwahati	Upfront fee @ 0.50% including service tax
10	Cotton Ginning Mills	Begaum, Bellary Bijapur ,Raichur Shahpur, Gulbarga, Ranebennur Koppal	Hubli	50% processing charges/ upfront fee in case of fresh sanction/ takeover of borrowal account
11	Bhilwara Textile cluster	Jaipur, Jodhpur,Pali, Kishangarh, Chittorgarh and Branches at Bhilwara	Jaipur	For fresh loans and review / renewal of existing credit limits, 50% concession in upfront fee / processing charges
12	MSME	IND MSME Branch Sriperumbudur , Sriperumbudur Maraimalai Nagar Irungattukottai Kancheepuram Main Sankara Mutt Gummidipoondi, Thiruvallur Chengalpet Melamaiyur Guduvanchery	Kancheepuram	<p>50 % concession in commission for NFB facilities other than guarantees and LCs secured by 100% cash margin</p> <p>Waiver of processing charges / upfront fee for both FB & NFB credit facilities at the time of take over</p> <p>In case of fresh / enhancement / review / renewal of credit facilities, 50% concession in processing charges / upfront fee for both FB & NFB credit facilities.</p>
13	Cotton Ginning Mills	All the branches under Karimnagar Zone.	Karimnagar	50% processing charges / upfront fee in case of fresh sanctions / takeover of borrowal accounts.

14	Granite Cluster	Branches in Karimnagar, Warangal, Khammam and Nizamabad District.	Karimnagar	50% concession in processing charges
15	Panipat - Textiles	Panipat and Sector 12	Karnal	50% concession in processing charges working capital facilities. 50% concession in processing charges Term loan facilities. 50% concession on Guarantee commission and LC commission. 50% concession on EM charges
16	Faridabad - Light Engineering Goods	Branches at Faridabad – Sector-17, Sector-29, Sector-37, Faridabad Main, Ballabhgarh	Karnal	50% concession in processing charges working capital facilities. 50% concession in processing charges Term loan facilities. 50% concession on Guarantee commission and LC commission. 50% concession on EM charges
17	Gurgaon - Light Engineering Goods / Readymade Garments	Branches at Gurgaon - Gurgaon, Sector 17, Sector 31, Sector 55, Sushant Lok, IMT Manesar	Karnal	50% concession in processing charges working capital facilities. 50% concession in processing charges Term loan facilities. 50% concession on Guarantee commission and LC commission. 50% concession on EM charges
18	Footwear cluster, Bahadurgarh	Branches identified by Karnal Zone.	Karnal	50% concession in processing charges
19	Auto Components	1. Hosur Main Branch 2. IND MSME Hosur Branch 3. Zuzuwadi 4. Perandapalli 5. Bangalore Road 6. NGGO Colony 7. Mathigiri 8. Belagondapalli 9. Mullai Nagar	Krishnagiri	50% concession in processing charges for working capital and term loan

20	Hosiery cluster	Branches situated at Ludhiana	Ludhiana	75% concession in processing charges / upfront fee for the first year
21	Cycle parts auto parts etc; cluster	All branches situated at Ludhiana and Jalandhar with Ludhiana Zone	Ludhiana	75% concession in processing charges / upfront fee for the first year
22	Textile cluster, Ichalkaranji	Ichalkaranji Branch	Pune	50% concession in processing charges / upfront fee 50% concession in Documentation charges / Term Loan review charges.
23	Packaging Units at Vapi	All Branches of Surat Zone.	Surat	50% concession in processing charges in respective of working capital and Term Loan for all accounts. No Prepayment charges.
24	Saw Mill Cluster	Kheda District- Nadiad, Pij Road, Piplag, Davda, Kanjoda, Surasmal, Microsate Kathial. Anand District – Anand Branch.	Surat	50% concession in processing charges in respective of working capital and Term Loan 75% concession in processing charges waiver is for takeover of accounts. No Prepayment Charges.
25	Textile - Manufacturing & wholesale trading	All branches in the state of Gujarat with Surat Zone	Surat	50% concession in processing charges for working capital and term loan No pre payment charges.
26	Pharmaceuticals and bulk drugs	All branches in the state of Gujarat with Surat Zone	Surat	50% concession in processing charges for working capital and term loan. No pre payment charges
27	Hosiery cluster	Branches situated at Erode Zone.	Erode	75% concession in processing charges / upfront fee for the first year No pre payment charges