CIBIL Score	Spread Over NRLLR	ROI
800 & above	-1.10	8.40
750 to 799	-0.85	8.65
701 to 749, 0, -1, 3 to 5	-0.55	8.95
675 to 700 and 1 & 2	0.00	9.50
650 to 674	0.35	9.85
Less than 650	1.50	11.00