Corporate Customers							
Proposed ROI			MCLR	8.20			
Based on	For CC/OD		For TL				
Rating	Spread	Appplicable ROI	Spread	Appplicable ROI			
A++	2.50	10.70	2.90	11.10			
A+	2.65	10.85	3.05	11.25			
A	2.90	11.10	3.30	11.50			
B++	3.25	11.45	3.65	11.85			
B+	3.75	11.95	4.15	12.35			
В	4.50	12.70	4.90	13.10			
С	5.50	13.70	5.90	14.10			

Note-: For Commercial Warehouses above rate of interest shall be applicable.

For	For OD		For TL	
Commercial	Spread	Appplicable ROI	Spread	Appplicable ROI
Rela Estate	4.00	12.20	4.40	12.60

Note-: The pricing is fixed, however, Credit Rating shall be caried out on the prescribed format for all real estate proposals.

Note-:The fresh accounts including takeover of account will be treated under 'A' category for the purpose of pricing for a period of one year in case the rating of the account is 'A' 'A+' or 'A++'. If the rating of account is B++ or below the account will be priced as per the actual rating of the account.