

<b>Corporate Customers</b>				
<b>Proposed ROI</b>			<b>MCLR</b>	<b>8.50</b>
<b>Based on Rating</b>	<b>For CC/OD</b>		<b>For TL</b>	
	<b>Spread</b>	<b>Applicable ROI</b>	<b>Spread</b>	<b>Applicable ROI</b>
<b>A++</b>	2.50	<b>11.00</b>	2.90	<b>11.40</b>
<b>A+</b>	2.65	<b>11.15</b>	3.05	<b>11.55</b>
<b>A</b>	2.90	<b>11.40</b>	3.30	<b>11.80</b>
<b>B++</b>	3.25	<b>11.75</b>	3.65	<b>12.15</b>
<b>B+</b>	3.75	<b>12.25</b>	4.15	<b>12.65</b>
<b>B</b>	4.50	<b>13.00</b>	4.90	<b>13.40</b>
<b>C</b>	5.50	<b>14.00</b>	5.90	<b>14.40</b>

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

<b>For Commercial Relate Estate</b>	<b>For OD</b>		<b>For TL</b>	
	<b>Spread</b>	<b>Applicable ROI</b>	<b>Spread</b>	<b>Applicable ROI</b>
	4.00	<b>12.50</b>	4.40	<b>12.90</b>

**Note:- The pricing is fixed, however, Credit Rating shall be carried 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**