

PROPOSED RATE OF INTEREST STRUCTURE FOR MSME					
NRLLR AT PRESENT @		9.50			
For limits upto Rs. 10.00 Lakhs					
For limits upto Rs. 10.00 Lakhs	Spread for CC/OD	applicable rate for CC/OD	Spread For Term Loan	Applicable rate for term loan	
	1.00	10.50	1.50	11.00	
For limits above Rs. 10.00 Lakhs and upto 750.00 Lakhs					
MSME					
Eligible Security Coverage After Haircut	CIBIL CMR Ranking	Spread for CC/OD	ROI for CC/OD	Spread for Term Loan	ROI for term loan
A. Minimum 80% and above	CMR 1,2	0.10	9.60	0.25	9.75
	CMR 3,4	0.65	10.15	0.80	10.30
	CMR 5,6	1.40	10.90	1.55	11.05
	CMR 7 & Below	2.15	11.65	2.30	11.80
	Unrated	0.70	10.20	0.90	10.40
Average Rates			10.50		10.66
Type of Security	Lower of Realizable Value of Property		Haircut	Eligible Immovable Security Coverage (% of	
Residential Property	100		0.00	100.00	
Commercial Property/ Plot	100		10%	90.00	
Industrial Property	100		15%	85.00	
Book Value of CRM Security	100		0.00	100.00	
Note:- In case of Fresh Customers & Existing Customers (i.e. Where Commercial CIBIL does not reveal CMR), the ROI will be charged as per Unrated Structure					
Note: Total Eligible Security Coverage after haircut (considering Immovable Properties primary + collateral) should not be less than 80% in any case i.e. for New Cases.					
For the loan covered under CGTMSE above Rs.10.00 lakh and up to Rs.5.00 Crore 0.25% premium would be charged on applicable interest rate.					
CIBIL Rank below CMR 7 shall not be considered for fresh as well as enhancement.					
If Eligible security coverage is more than 100%, additional discount of 0.10% would be applicable to MSME (except Vyapar and Udyog Suvidha)					
If the proposed customer is a win back customer, special discount of 0.10% in ROI would be provided to win back borrower subject to minimum NRLLR.					
Additional Premium of 0.25% would be charged for every 10% dilution on the stipulated level in the Eligible security coverage of minimum 80%.					
For account above Rs. 750.00 Lakhs, additional strategic premium of 0.25% would be charged.					
Minimum interest rate applicable to any account would be NRLLR.					
For individual customers the rate of interest shall not be linked to the CIBIL score instead the ROI shall be applicable as per unrated column. However, no fresh credit facility shall be granted to individual customers where the CIBIL score is less than 650					