PROPOSED RATE OF INTEREST STRUCTURE FOR MSME BASED ON MCLR									
MCLR AT PRESENT @	8.40					MCLR for 1 Year	8.40		
For limits below Rs.20.00Lakh						Average Rate	11.42		
Limits		Micro							
		Spread for CC/OD	Spread For Term Loan	SP	applicable rate for CC/OD	Applicable rate for term loan			
Up to Rs. 50000/-		0.75	1.15	0.25	9.40	9.80			
Above Rs. 50000/-to 20.00 Lakh		1.25	1.65	0.25	9.90	10.30			

Limits above Rs.20.00Lakh.																	
		Micro					Small					Medium					
Eligible Collateral Security Coverage (i.e. Based on Realizable Value)	CIBIL CMR Ranking/Consumer CIBIL Score	Spread for CC/OD	Spread For Term Loan	SP	applicable rate for CC/OD	Applicable rate for term loan	Spread for CC/OD	Spread For Term Loan	SP	applicable rate for CC/OD	Applicable rate for term loan	Spread for CC/OD	Spread For Term Loan	SP	applicable rate for CC/OD	Applicable rate for term loan	Average Rates
A. 80% and above	CMR1/ (850 & Above, 4 to 5)	1.40	1.80	0.00	**9.80**	**10.20**	1.65	2.05	0.00	**10.05**	**10.45**	2.10	2.50	0.00	**10.50**	**10.90**	
	CMR 2-3/ (800-849)	1.50	1.90	0.25	**10.15**	**10.55**	1.85	2.25	0.25	**10.50**	**10.90**	2.40	2.80	0.25	**11.05**	**11.45**	
	CMR4/ (750-799)	1.55	1.95	0.25	**10.20**	**10.60**	1.95	2.35	0.25	**10.60**	**11.00**	2.55	2.95	0.25	**11.20**	**11.60**	
	CMR5/ (700-749)	1.80	2.20	0.25	**10.45**	**10.85**	2.20	2.60	0.25	**10.85**	**11.25**	3.05	3.45	0.25	**11.70**	**12.10**	
	CMR6/ (650-699)	2.05	2.45	0.25	**10.70**	**11.10**	2.45	2.85	0.25	**11.10**	**11.50**	3.55	3.95	0.25	**12.20**	**12.60**	
	CMR 7 & (600-649, 1 to 3)	3.05	3.45	0.25	**11.70**	**12.10**	3.95	4.35	0.25	**12.60**	**13.00**	4.55	4.95	0.25	**13.20**	**13.60**	
	Unrated/ (-1)	2.05	2.45	0.25	**10.70**	**11.10**	2.45	2.85	0.25	**11.10**	**11.50**	3.55	3.95	0.25	**12.20**	**12.60**	
Average Rates					**10.53**	**10.93**				**10.97**	**11.37**				**11.72**	**12.12**	**11.27**
In case of Individual Customer, CIBIL Score will be considered & In case of Joint Borrowers, Average of their CIBIL score (-1 Score will be excluded) will be considered.																	
B. 60% to less than 80%	CMR1/ (850 & Above, 4 to 5)	1.55	1.95	0.00	**9.95**	**10.35**	1.80	2.20	0.00	**10.20**	**10.60**	2.25	2.65	0.00	**10.65**	**11.05**	
	CMR 2-3/ (800-849)	1.65	2.05	0.25	**10.30**	**10.70**	2.00	2.40	0.25	**10.65**	**11.05**	2.55	2.95	0.25	**11.20**	**11.60**	
	CMR4/ (750-799)	1.70	2.10	0.25	**10.35**	**10.75**	2.10	2.50	0.25	**10.75**	**11.15**	2.70	3.10	0.25	**11.35**	**11.75**	
	CMR5/ (700-749)	1.95	2.35	0.25	**10.60**	**11.00**	2.35	2.75	0.25	**11.00**	**11.40**	3.20	3.60	0.25	**11.85**	**12.25**	
	CMR6/ (650-699)	2.20	2.60	0.25	**10.85**	**11.25**	2.60	3.00	0.25	**11.25**	**11.65**	3.70	4.10	0.25	**12.35**	**12.75**	

	CMR 7 & (600-649, 1 to 3)	3.20	3.60	0.25	**11.85**	**12.25**	4.10	4.50	0.25	**12.75**	**13.15**	4.70	5.10	0.25	**13.35**	**13.75**	
	Unrated/ (-1)	2.20	2.60	0.25	**10.85**	**11.25**	2.60	3.00	0.25	**11.25**	**11.65**	3.70	4.10	0.25	**12.35**	**12.75**	
Average Rates					**10.68**	**11.08**				**11.12**	**11.52**				**11.87**	**12.27**	**11.42**
B. 40% to less than 60%	CMR1/ (850 & Above, 4 to 5)	1.70	2.10	0.00	**10.10**	**10.50**	1.95	2.35	0.00	**10.35**	**10.75**	2.40	2.80	0.00	**10.80**	**11.20**	
	CMR 2-3/ (800-849)	1.80	2.20	0.25	**10.45**	**10.85**	2.15	2.55	0.25	**10.80**	**11.20**	2.70	3.10	0.25	**11.35**	**11.75**	
	CMR4/ (750-799)	1.85	2.25	0.25	**10.50**	**10.90**	2.25	2.65	0.25	**10.90**	**11.30**	2.85	3.25	0.25	**11.50**	**11.90**	
	CMR5/ (700-749)	2.10	2.50	0.25	**10.75**	**11.15**	2.50	2.90	0.25	**11.15**	**11.55**	3.35	3.75	0.25	**12.00**	**12.40**	
	CMR6/ (650-699)	2.35	2.75	0.25	**11.00**	**11.40**	2.75	3.15	0.25	**11.40**	**11.80**	3.85	4.25	0.25	**12.50**	**12.90**	
	CMR 7 & (600-649, 1 to 3)	3.35	3.75	0.25	**12.00**	**12.40**	4.25	4.65	0.25	**12.90**	**13.30**	4.85	5.25	0.25	**13.50**	**13.90**	
	Unrated/ (-1)	2.35	2.75	0.25	**11.00**	**11.40**	2.75	3.15	0.25	**11.40**	**11.80**	3.85	4.25	0.25	**12.50**	**12.90**	
Average Rates					**10.83**	**11.23**				**11.27**	**11.67**				**12.02**	**12.42**	**11.57**

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 depending upon the Collateral Security Coverage. And from next year onwards i.e. at the time of review the ROI will be decided based on the CIBIL CMR Rating/Consumer CIBIL Score & Collateral Security Coverage.

For the loan covered under CGTMSE above Rs.20.00 lakh and up to Rs.2.00 Crore, rates will be applicable for term loan as per 100% collatral security coverage and for working capital as per 70% Collatral security coverage subject to their classification under Micro or Small as the case may be.

CIBIL Rank below CMR 7 and Consumer CIBIL below 600 shall not be considered for fresh as well as enhancement.

In case of Individual Customer, CIBIL Score will be considered & In case of Joint Borrowers, Average of their CIBIL score (-1 Score will be excluded) will be considered.