PROPOSED RATE OF INTEREST STRUCTURE FOR MSME													
NRLLR AT PRESENT @ 9.50													
For limits below Rs.20.00Lakh													
		Micro)										
	•	•	SP	applicable	Applicable								
					rate for								
	CGOD	Term Louis		CC/OD	term loan								
	0.75	1.15	0.25	10.50	10.90								
	1.25	1.65	0.25	11.00	11.40								
		NRILR AT PRESENT @ Spread for CC/OD 0.75	NRLLR AT PRESENT @ 9.50 Micro Spread for CC/OD Spread For Term Loan 0.75 1.15	NRLLR AT PRESENT @ 9.50	Micro Spread for CC/OD Term Loan SP applicable rate for CC/OD 0.75 1.15 0.25 10.50	NRLIR AT PRESENT @ 9.50 Micro Spread for CC/OD Spread For Term Loan 0.75 1.15 0.25 10.50 10.90	NRLIR AT PRESENT @ 9.50 NRLIR	NRLLR AT PRESENT @ 9.50 NRLLR 9.50	NRLLR AT PRESENT @ 9.50 NRLLR 9.50				

						Liı	nits above Rs	.20.00Lakh.									
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	rate for	Applicable rate for term loan	Spread for CC/OD	Spread For Term Loan	SP	rate for	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)	1.00	1.40	0.00	10.50	10.90	1.25	1.65	0.00	10.75	11.15	1.70	2.10	0.00	11.20	11.60	
	CMR 2,3,4/ (750-849)	1.10	1.50	0.25	10.85	11.25	1.45	1.85	0.25	11.20	11.60	2.00	2.40	0.25	11.75	12.15	
	CMR5,6,7 / (650-749)	1.15	1.55	0.25	10.90	11.30	1.55	1.95	0.25	11.30	11.70	2.15	2.55	0.25	11.90	12.30	
	Unrated/ (-1)	1.10	1.50	0.25	10.85	11.25	1.45	1.85	0.25	11.20	11.60	2.00	2.40	0.25	11.75	12.15	
Average Rates					10.78	11.18				11.11	11.51				11.65	12.05	11.38
	In case of Individu	al Customer	, CIBIL Scor	e will b	e considere	d & In case o	f Joint Borr	owers, Avera	ge of tl	neir CIBIL s	core (-1 Score	e will be exc	luded) will	be cons	idered.		
B. 60% to less than	CMR1/ (850 & Above, 4 to 5)	1.15	1.55	0.00	10.65	11.05	1.40	1.80	0.00	10.90	11.30	1.85	2.25	0.00	11.35	11.75	
	CMR 2,3,4/ (750-849)	1.25	1.65	0.25	11.00	11.40	1.60	2.00	0.25	11.35	11.75	2.15	2.55	0.25	11.90	12.30	
80%	CMR5,6,7 / (650-749)	1.30	1.70	0.25	11.05	11.45	1.70	2.10	0.25	11.45	11.85	2.30	2.70	0.25	12.05	12.45	
	Unrated/ (-1)	1.25	1.65	0.25	11.00	11.40	1.60	2.00	0.25	11.35	11.75	2.15	2.55	0.25	11.90	12.30	
Average Rates					10.93	11.33				11.26	11.66				11.80	12.20	11.53
B. 40% to less than	CMR1/ (850 & Above, 4 to 5)	1.30	1.70	0.00	10.80	11.20	1.55	1.95	0.00	11.05	11.45	2.00	2.40	0.00	11.50	11.90	
	CMR 2,3,4/ (750-849)	1.40	1.80	0.25	11.15	11.55	1.75	2.15	0.25	11.50	11.90	2.30	2.70	0.25	12.05	12.45	
60%	CMR5,6,7 / (650-749)	1.45	1.85	0.25	11.20	11.60	1.85	2.25	0.25	11.60	12.00	2.45	2.85	0.25	12.20	12.60	
	Unrated/ (-1)	1.40	1.80	0.25	11.15	11.55	1.75	2.15	0.25	11.50	11.90	2.30	2.70	0.25	12.05	12.45	
Average Rates					11.08	11.48				11.41	11.81	0.15			11.95	12.35	11.68

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.

Note-: Total Security Coverage (considering Immovable Properties primary +collatral) should not be less than 80% in any case i.e. for New Cases. For existing Customers where the Immovable security coverage is below 80% shall not be considered for fresh exposure.

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.