

PROPOSED RATE OF INTEREST STRUCTURE FOR TRADERS LOANS OTHER THAN VYAPAR SUVIDHA									
NRLLR AT PRESENT @ 9.50									
For limits up to Rs.10.00Lakh									
Limit	Micro			Small			Medium		
	Spread	SP	applicable rate	Spread	SP	applicable rate	Spread	SP	applicable rate
Up to Rs. 50000/-	0.75	0.25	10.50	0.75	0.25	10.50	0.75	0.25	10.50
Above Rs. 50000/- to Rs. 2.00 Lac	1.00	0.25	10.75	1.00	0.25	10.75	1.00	0.25	10.75
Above Rs. 2.00 Lac to Rs. 10.00 Lac	1.25	0.25	11.00	1.50	0.25	11.25	1.75	0.25	11.50

An additional premium of 0.50% on interest is to be charged in accounts not covered under CGTMSE.

Eligible Immovable Collateral Security Coverage (i.e. Based on Realizable Value)	CIBIL CMR Ranking/ Consumer CIBIL Score	MICRO			Small			Medium		
		Spread	SP	applicable rate	Spread	SP	applicable rate	Spread	SP	applicable rate
A. 80% and above	CMR1/ CIBIL 850 & Above, 4 to 5)	0.85	0.25	10.60	1.10	0.25	10.85	1.50	0.25	11.25
	CMR 2,3,4, Unrated, CIBIL 750-849,3	1.15	0.25	10.90	1.40	0.25	11.15	1.80	0.25	11.55
	CMR5,6,7/ CIBIL 650-749	1.45	0.25	11.20	1.70	0.25	11.45	2.10	0.25	11.85
	CMR 8,9,10/ CIBIL BELOW 650	4.10	0.25	13.85	4.35	0.25	14.10	4.60	0.25	14.35
B. 60% to less than 80	CMR 1/ (850 & Above, 4 to 5)	1.10	0.25	10.85	1.35	0.25	11.10	1.75	0.25	11.50
	CMR 2,3,4, Unrated, CIBIL 750-849,3	1.40	0.25	11.15	1.65	0.25	11.40	2.05	0.25	11.80
	CMR5,6,7/ CIBIL 650-749	1.70	0.25	11.45	1.95	0.25	11.70	2.35	0.25	12.10
	CMR 8,9,10/ CIBIL BELOW 650	4.40	0.25	14.15	4.65	0.25	14.40	4.90	0.25	14.65
C. less than 60%	CMR1/ (850 & Above, 4 to 5)	2.10	0.25	11.85	2.20	0.25	11.95	2.35	0.25	12.10
	CMR 2,3,4, Unrated, CIBIL 750-849,3	2.45	0.25	12.20	2.55	0.25	12.30	2.70	0.25	12.45
	CMR5,6,7/ CIBIL 650-749	3.10	0.25	12.85	3.20	0.25	12.95	3.35	0.25	13.10
	CMR 8,9,10/ CIBIL BELOW 650	5.10	0.25	14.85	5.20	0.25	14.95	5.35	0.25	15.10

Note:- In case of Term Loan Facility, additional premium of 0.25% over and above pricing as applicable for each parameter shall be charged from the borrower.

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 credit facilities covered under CGTMSE above Rs.10.00 lakh and up to Rs.2.00 Crore, rates will be applicable as per collateral security coverage less than 60% 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.

*SP stands for Strategic Premium.