

➤ **Interest Rate Structure for MSMEs**

Present MCLR @ 8.35 from 01.05.2018

| | | Micro | | Small | | Medium | |
|--|-------------|-------------|----------------|-------------|----------------|-------------|----------------|
| Size of limit | MCLR | Spread | Applicable ROI | Spread | Applicable ROI | Spread | Applicable ROI |
| Up to Rs 2 lakh | 8.35 | 1.30 | 9.65 | 1.30 | 9.65 | 1.30 | 9.65 |
| More than Rs 2 lakh & up to Rs10 lakh | 8.35 | 1.55 | 9.90 | 1.55 | 9.90 | 1.80 | 10.15 |
| Credit Limit above Rs. 10 lacs | | | | | | | |
| DB01 | 8.35 | 0.25 | 8.60 | 0.25 | 8.60 | 1.55 | 9.90 |
| DB02 | 8.35 | 0.75 | 9.10 | 0.75 | 9.10 | 1.80 | 10.15 |
| DB03 | 8.35 | 1.80 | 10.15 | 1.90 | 10.25 | 2.05 | 10.40 |
| DB04 | 8.35 | 2.05 | 10.40 | 2.15 | 10.50 | 2.55 | 10.90 |
| DB05 | 8.35 | 2.30 | 10.65 | 2.40 | 10.75 | 2.80 | 11.15 |
| DB06 | 8.35 | 2.55 | 10.90 | 2.65 | 11.00 | 3.05 | 11.40 |
| DB07 | 8.35 | 2.75 | 11.10 | 2.75 | 11.10 | 3.80 | 12.15 |
| DB08 | 8.35 | 2.75 | 11.10 | 2.75 | 11.10 | 4.05 | 12.40 |
| DB09 | 8.35 | 4.75 | 13.10 | 4.75 | 13.10 | 7.80 | 16.15 |
| DB10 | 8.35 | 4.75 | 13.10 | 4.75 | 13.10 | 7.80 | 16.15 |

- Interest concession @ 0.50% is extended if the loan account is covered under CGTMSE.
- Term premium @ 0.50% is applicable for term loans
- Rate of Interest for Agro Processing Units has been reduced to MCLR + 1.30% i.e. 9.65 % at present up to “DB 07” rated borrowers.
- 0.25% concession is extended if the loan account is rated by external agency approved by RBI.
- In no case applicable rate of interest shall be below MCLR of the Bank.