

PROPOSED RATE OF INTEREST STRUCTURE FOR MSME					
NRLLR AT PRESENT @		8.50			
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	9.50	1.50	10.00	
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	8.60	0.25	8.75
	CMR 3,4	0.65	9.15	0.80	9.30
	CMR 5,6	1.40	9.90	1.55	10.05
	CMR 7 & Below	2.15	10.65	2.30	10.80
	Unrated	0.70	9.20	0.90	9.40
Average Rates		9.50		9.66	
Type of Security	Lower of Realizable Value of Property or Sale Consideration Price (If Purchased within 3 years)/ Book Value of CRM Security		Haircut	Eligible Immovable Security Coverage (% of R.V./Purchase Price/Book Value)	
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	
An additional premium of 1.50% shall be charged for facilities under Stone Crusher Activity					
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 Eligible 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 & Collateral Security Coverage.					
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 existing Customers where the Eligible security coverage is below 80%, the same shall not be considered for enhanced exposure. However, Regional Manager Can Allow Deviation Up to 70% of Eligible Security Coverage with additional premium of 0.25% on the applicable interest rate on merit basis.					
COO can allow deviation up to 60% of Eligible Security Coverage with additional Premium of 0.50% on the applicable interest rate.					
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.					
For existing accounts of individual customers having a CIBIL score of less than 650 the ROI shall be applicable as per column for CMR 7 & below.					