

PROPOSED ROI FOR RICE MILLERS																
CMR	CMR					CMR					CMR					Unrated
Collateral Security Coverage on	1 to 4					5 to 6					7 to 10					
	For CC			For TL		For CC			For TL		For CC			For TL		
RV	Spread	SP	Applicable ROI	Tenor Premium	Applicable ROI	Spread	SP	Applicable ROI	Tenor Premium	Applicable ROI	Spread	SP	Applicable ROI	Tenor Premium	Applicable ROI	
Above & inclusive of 100%	0.00	0.00	8.20	0.25	8.45	0.45	0.25	9.45	0.25	9.70	0.75	0.25	9.75	0.25	10.00	*As stated underneath
Above 75 up to 99%	0.10	0.00	8.30	0.25	8.55	0.7	0.25	9.70	0.25	9.95	1	0.25	10.00	0.25	10.25	
Above & inclusive of 50% up to 75%	0.45	0.25	8.90	0.25	9.15	0.95	0.25	9.95	0.25	10.20	1.5	0.25	10.50	0.25	10.75	

MCLR for 1 Year
8.75