MCLR for 1 Year
8.8

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	**8.80**	0.25	**9.05**	0.45	0.25	**9.50**	0.25	**9.75**	0.75	0.25	**9.80**	0.25	**10.05**	*As stated underneath
Above 75 up to 99%	0.10	0.00	**8.90**	0.25	**9.15**	0.7	0.25	**9.75**	0.25	**10.00**	1	0.25	**10.05**	0.25	**10.30**	
Above & inclusive of 50% up to 75%	0.45	0.25	**9.50**	0.25	**9.75**	0.95	0.25	**10.00**	0.25	**10.25**	1.5	0.25	**10.55**	0.25	**10.80**	

***The above pricing is now delinked with the internal credit rating of the account however credit rating of the borrower's account shall be carried out by the bank as usual. Further the purpose of rating is to ensure that no new account shall be financed if its rating is below B rating and no additional exposure shall be taken in such accounts AND/OR accounts with CMR rating as 7 & above. Further no fresh proposal or additional exposure in case of existing exposures shall be entertained/ considered where the collateral security coverage is less than 60%.**

***Further in case if new accounts where CMR rating is not available, pricing shall be applicable as applicable to most premium customer having CMR as 1-3 provide Collateral security coverage is also 100% or more than 100%. In case, the collateral security coverage is less than 100% then the pricing to the new accounts shall be applicable as per parameters of the security coverage in which it will fall under CMR range of 1 to 3. Thereafter from the next year onward, pricing will be done on the basis of CMR rating and security coverage on RV of the Collateral security/ies.**