

ROI is recommended as per Annexure- I which is combination of internal rating and external rating.

Rate of Interest for MSME advances where limit is above Rs.25.00 crores													Annexure-1	
Rate of Interest for MSME advances where limit is above Rs.25.00 crores											effective from	11.08.2023		
Internal Rating	Repo	RBLR					External Rating AAA		External rating AA		External rating A		External rating BBB or Unrated	
		Negative carry on CRR	Strategic Premium	Operating Cost	Total Spread	RBLR	CRP over RBLR	Final lending Rate	CRP over RBLR	Final Lending Rate	CRP over RBLR	Final Lending Rate	CRP over RBLR	Final Lending Rate
CBI-1 to CBI -3	6.50	0.22	0.81	1.82	2.85	9.35	0	9.35	0.15	9.50	0.30	9.65	0.55	9.90
CBI-4 to CBI -6	6.50	0.22	0.81	1.82	2.85	9.35	0.05	9.40	0.30	9.65	0.50	9.85	0.90	10.25
CBI-7 to CBI -8	6.50	0.22	0.81	1.82	2.85	9.35	0.15	9.50	0.50	9.85	0.70	10.05	1.05	10.40
CBI-9 to CBI -10	6.50	0.22	0.81	1.82	2.85	9.35	0.25	9.60	0.70	10.05	0.90	10.25	1.25	10.60

For Term Loans: Term Loan sanctioned will attract additional tenor premium of above working capital ROI.

Term period (inclusive Moratorium)	Tenor Premium
For Term loan upto 3 years	NIL
Term Loan above 3 years to 5 years	0.20%
Term Loan above 5 years to 7 years	0.30%
Above 7 years	0.50%