

INTEREST RATE UPTO RS 25.00 Crs w.e.f. 15.11.2023

Working capital facilities: CC/OD/DL Micro, Small and Medium enterprises Exposure up to Rs.25.00 crore

Category	RBLR (9.35 %) *	Spread	Effective ROI
For Loan Upto Rs.10 Lakh	RBLR	0.95 %	10.30%

*(RBLR may change from time to time; present RBLR is 9.35 w.e.f. 09.02.2023)

For MSME working Capital above Rs.10.00 Lakh and upto Rs.25 crores

Internal Rating	RBLR	*If market Value of property is equal to at least 100 % of exposure	If market Value of property is equal to at least 75 % of exposure	If market Value of property is Less than 75 % of exposure or Covered under CGTMSE/NCGTC
CBI-1 to CBI 3	9.35 %	RBLR	RBLR+0.15%	RBLR+0.25%
CBI-4 to CBI 6	9.35 %	RBLR+0.15 %	RBLR+0.35 %	RBLR+0.45 %
CBI-7 to CBI-8	9.35 %	RBLR+0.40 %	RBLR+0.70 %	RBLR+0.90 %
CBI-9 to CBI-10	9.35 %	RBLR+3.40 %	RBLR+4.40 %	RBLR+5.25%

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%

- **Property here includes Land and Building only. Plant & Machineries will not be included here**
- **If valuation report is done within two years from the date of purchase Market value of the property will be considered to ascertain rate of interest only,. For credit decision/calculation of ACR value of the property will be considered as per Valuation Policy.**

The above rates are applicable to all schematic loans except the following schemes-

Sr	Scheme	Applicable revised ROI	
1	Cent Pragati	RBLR+0.15%	
2	Cent Vehicle business	Min 8.50 % to Max 9.20 %	
3	Cent Mortgage	RBLR+1%	
4	Cent Rental Business	RBLR+1.25%	
5	Cent Textiles Scheme	Min. 8.50 % To Max 10.60 %	
6	Cent Ceramic Scheme	Internal Risk Rating	Interest Rate
		CBI-1 to CBI -3	RBLR+0.15
		CBI-4 to CBI -5	RBLR+0.30
		CBI-6	RBLR+0.50
		CBI-7 to CBI-10	RBLR+1.00
7	Cent Business Gold Loan Scheme	RBLR-0.65(concession) %	
8	Cent Sanjeevani	Internal rating	Effective ROI
		CBI-1 to 3	RBLR+0.15%
		CBI 4 TO 6	RBLR+0.35%
		In case of existing units with collateral coverage in the form of land and building with realizable value of at least 100% of the loan amount may be considered @RBLR+0.15% irrespective of rating.	
Tenor Premium is not applicable in the above schemes.			
9	Cent WHR	CBI-1 to CBI-6 : RBLR-0.50)% 1% collateral charge over and above ROI	
10	PM SVANIDHI	Trench-1 RBLR+0.95 Trench-2 11 % Fixed Trench-3 RBLR+3.25=12.60 %	
11	Stand Up India	RBLR+2.50 %	
12	LGSCATSS	7.95%	
13	JAGANANNA THODU for AP	RBLR+3.15 %	
14	IGSCCY for Rajasthan	RBLR+3.15 %	
15	MMUKY for MP	RBLR+4%	
16	Scheme for commercial Vehicle for door step delivery of rations in the state of MP	RBLR+0.55%	
17	Cent GST	Min 8.50 % to Max 9.20 %	
18	Cent Business	Min 8.50 % to Max 9.20 %	
19	Cent Mortgage Business	Min 8.50 % to Max 9.20 %	
20	Cent Hotel	Min 9.65 % to Max 10.40 % (Tenor premium in case of Term loan)	
21	Cent Energy Efficiency Scheme	Min 9.35 % to Max 9.80 %	