

RATE OF INTEREST UNDER SCHEMATIC LENDING PERTAINING TO MSME VERTICAL “FOR MSE BORROWERS”				
SN	Scheme Name	Collateral Coverage	Exposure Ceiling	
			<=₹ 10.00 Crore	>₹ 10.00 Crore up to ₹50.00 Crore
1	<b>OBC MSME PLUS SCHEME</b>	Collateral Coverage 50% upto 75%	RBLR+2.10%	RBLR+2.35%
		Collateral Coverage above 75% upto 100%	RBLR+1.85%	RBLR+2.10%
		Collateral Coverage above 100% upto 150%	RBLR+1.35%	RBLR+1.85%
		Above 150%	RBLR+1.10%	RBLR+1.60%
2	<b>OBC MSME Vishesh</b>	0.50% over and above existing rate till regular sanction of enhanced limits (ROI as mentioned above under OBC MSME Plus Scheme)		
3	<b>OBC MSME Contingency Demand Loan</b>	1.00% over and above existing rate on fund based facility till regular sanction of Term Loan (ROI as mentioned above under OBC MSME Plus)		
4	<b>OBC TATKAL</b>	1.00% additional ROI over and above the sanctioned ROI (ROI as mentioned above under OBC MSME Plus Scheme)		
5	<b>Oriental UTTAM VYAPARI</b>	As per OBC ConSecRate (Annexure-IV)		
6	<b>Oriental BUSINESS LOAN SCHEME (OBLs)</b>			
7	<b>Oriental SANJEEVANI</b>			
8	<b>Oriental VIDYALAYA Scheme</b>			
9	<b>Oriental CONTRACTOR Scheme</b>			
10	<b>Oriental FLEET LOAN Scheme</b>			
11	<b>Oriental BUDGET HOTELS &amp; RESTAURANTS</b>			
12	<b>Loan to COMMISSION AGENTS/ ARTHIYAS</b>	Loan upto to ₹ 25.00 Lac	RBLR+1.10 %	
		Above ₹ 25.00 Lac	RBLR+1.60 %	

13	Loan against Warehouse Receipt	<b>Type of WHR</b>	<b>Sector</b>	<b>Rate of Interest</b>	
		Negotiable WHR	Priority	RBLR+0.10	
		Non- Negotiable WHR	Priority	RBLR +1.10%	
		NPS WHR	NPS	RBLR +2.10%	
Subject to net earnings should not go below RBLR.					
14	PMMY- MUDRA	<b>Loan Limit</b>		<b>Rate of Interest</b>	
		Up to ₹ 2.00 Lacs		RBLR+0.10%	
		Above ₹ 2.00 Lacs to ₹ 10.00 Lacs		RBLR+2.35%	
15	Financing to Multiple Temperature Zones/Single Temperate Zone/Cold Chain & Controlled Atmosphere Type Cold Storage Units	<b>Internal Credit Rating</b>		<b>Rate of Interest</b>	
		OBC 1, 2, 3 & 4		RBLR+0.60%	
		OBC 5 & 6		RBLR+1.10%	
		OBC 7 & below		RBLR+2.10%	
16	Oriental Scheme for Financing Auto/Taxi	<b>Rate of Interest (including Guarantee Coverage):</b>			
		<b>Loan Limit</b>		<b>Rate of Interest</b>	
		Upto ₹ 2.00 Lacs		RBLR+0.10%	
		Above ₹ 2.00 Lacs to ₹ 25.00 Lacs		RBLR+1.10%	
		Above ₹ 25.00 Lacs to ₹ 50.00 Lacs		RBLR+0.60% if Credit Rating is 1	
				RBLR+1.10% if Credit Rating is 2	
				RBLR+1.60% if Credit Rating is 3	
RBLR+2.10% if Credit Rating is 4					
		RBLR+2.60% if Credit Rating is 5			
		RBLR+3.10% if Credit Rating is 6 & below			
17	Scheme for National Level Retail Finance Tie-up (NLRFT) to finance E- Rickshaw and cargo vehicle	<b>Loan Limit</b>		<b>Rate of Interest</b>	
		Up to ₹ 1.50 Lacs		RBLR +1.10%	
		Above ₹ 1.50 lacs to ₹15.00 Lacs		RBLR+1.60%	