

RATE OF INTEREST FOR MSE BORROWERS NOT COVERED / SPECIFIED ELSEWHERE

1. ROI FOR MSEBORROWERS WITH EXPOSURE UPTO ₹25 LAKH

SIZE OF THE LIMIT	INTERNAL RATING GRADE	OTHER THAN CGTMSE COVERAGE	COVERED UNDER CGTMSE
Up to ₹50000.00	NA	RBLR+0.20%	RBLR+0.20%
Above ₹50000 to ₹25.00 Lakh		RBLR+1.95%	RBLR+0.70%

2. OBC ConSecRate (3D PRICING)

2.1 Applicable for borrowers having exposure above ₹25 Lakh to ₹25 Crore.

2.2 Conduct Premium under ConSecRate shall not be applicable for rate of interest linked to RBLR.

A. ROI FOR MSE BORROWERS WITH EXPOSURE ABOVE ₹25.00 LAKH TO ₹5.00 CRORE

Eligible Security Coverage	Rating	Rate of Interest
a) Above 100%	OBC1	RBLR+0.45%
	OBC2	RBLR+0.70%
	OBC3	RBLR+0.90%
	OBC4	RBLR+1.20%
	OBC5	RBLR+1.45%
	OBC6	RBLR+2.05%
	OBC7& below	RBLR+4.60%
b) Above 75% and upto 100%	OBC1	RBLR+0.55%
	OBC2	RBLR+0.80%
	OBC3	RBLR+1.00%
	OBC4	RBLR+1.35%
	OBC5	RBLR+1.55%
	OBC6	RBLR+2.30%
	OBC7& below	RBLR+4.85%
c) Above 50% and upto 75%	OBC1	RBLR+0.95%
	OBC2	RBLR+1.30%
	OBC3	RBLR+1.90%
	OBC4	RBLR+2.80%
	OBC5	RBLR+3.80%
	OBC6	RBLR+4.20%
	OBC7& below	RBLR+5.35%
d) Upto 50%	OBC1	RBLR+1.80%
	OBC2	RBLR+2.40%
	OBC3	RBLR+3.40%
	OBC4	RBLR+3.70%
	OBC5	RBLR+5.20%
	OBC6	RBLR+5.20%
	OBC7& below	RBLR+5.35%

B. SPREAD OVER RBLR FOR MSEBORROWERS WITH EXPOSURE ABOVE ₹5.00 CRORE TO ₹25.00 CRORE

Table-1

Borrowers with Eligible Security Coverage^ above 100%									
Internal Rating	Spread over RBLR								
	AAA	AA	A	BBB	BB	B	C	D	Unrated/ Exempted
OBC 1	0.45%	0.70%	0.95%	1.20%	2.60%	3.85%	4.35%	5.35%	1.70%
OBC 2	0.70%	0.95%	1.20%	1.45%	2.85%	4.10%	4.35%	5.35%	1.95%
OBC 3	0.95%	1.20%	1.45%	1.70%	3.35%	4.35%	4.60%	5.35%	2.20%
OBC 4	1.20%	1.45%	1.70%	1.95%	3.60%	4.60%	4.85%	5.35%	2.45%
OBC 5	1.45%	1.70%	1.95%	2.20%	3.85%	4.85%	5.10%	5.35%	2.70%
OBC 6	2.45%	2.70%	2.95%	3.20%	4.10%	4.85%	5.10%	5.35%	3.70%
OBC 7	3.85%	4.10%	4.35%	4.60%	4.85%	5.10%	5.10%	6.00%	4.60%
OBC 8	4.35%	4.60%	4.85%	4.85%	5.10%	5.10%	5.10%	6.00%	4.85%
OBC 9	4.85%	4.85%	4.85%	5.10%	5.10%	5.10%	5.10%	6.00%	5.10%
OBC 10	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%

Table-2

Borrowers with Eligible Security Coverage^ above 75% and upto 100%									
Internal Rating	Spread over RBLR								
	AAA	AA	A	BBB	BB	B	C	D	Unrated/ Exempted
OBC 1	0.55%	0.80%	1.05%	1.30%	2.70%	3.95%	4.35%	5.35%	1.80%
OBC 2	0.80%	1.05%	1.30%	1.55%	2.95%	4.20%	4.35%	5.35%	2.05%
OBC 3	1.05%	1.30%	1.55%	1.80%	3.45%	4.45%	4.60%	5.35%	2.30%
OBC 4	1.30%	1.55%	1.80%	2.05%	3.70%	4.70%	4.85%	5.35%	2.55%
OBC 5	1.55%	1.80%	2.05%	2.30%	3.95%	4.95%	5.10%	5.35%	2.80%
OBC 6	2.55%	2.80%	3.05%	3.30%	4.20%	4.95%	5.10%	5.35%	3.80%
OBC 7	3.95%	4.20%	4.45%	4.70%	4.95%	5.10%	5.10%	6.00%	4.70%
OBC 8	4.45%	4.70%	4.95%	4.95%	5.10%	5.10%	5.10%	6.00%	4.95%
OBC 9	4.95%	4.95%	4.95%	5.10%	5.10%	5.10%	5.10%	6.00%	5.10%
OBC 10	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%

Table-3

Borrowers with Eligible Security Coverage^ above 50% and upto 75%									
Internal Rating	Spread over RBLR								
	AAA	AA	A	BBB	BB	B	C	D	Unrated/ Exempted
OBC 1	0.65%	0.90%	1.15%	1.40%	2.80%	4.05%	4.35%	5.35%	1.90%
OBC 2	0.90%	1.15%	1.40%	1.65%	3.05%	4.30%	4.35%	5.35%	2.15%
OBC 3	1.15%	1.40%	1.65%	1.90%	3.55%	4.55%	4.60%	5.35%	2.40%
OBC 4	1.40%	1.65%	1.90%	2.15%	3.80%	4.80%	4.85%	5.35%	2.65%
OBC 5	1.65%	1.90%	2.15%	2.40%	4.05%	5.05%	5.10%	5.35%	2.90%
OBC 6	2.65%	2.90%	3.15%	3.40%	4.30%	5.05%	5.10%	5.35%	3.90%
OBC 7	4.05%	4.30%	4.55%	4.80%	5.05%	5.10%	5.10%	6.00%	4.80%
OBC 8	4.55%	4.80%	5.05%	5.05%	5.10%	5.10%	5.10%	6.00%	5.05%
OBC 9	5.05%	5.05%	5.05%	5.10%	5.10%	5.10%	5.10%	6.00%	5.10%
OBC 10	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%

Table-4

Borrowers with Eligible Security Coverage^ upto 50%									
Internal Rating	Spread over RBLR								
	AAA	AA	A	BBB	BB	B	C	D	Unrated/ Exempted
OBC 1	0.75%	1.00%	1.25%	1.50%	2.90%	4.15%	4.35%	5.35%	2.00%
OBC 2	1.00%	1.25%	1.50%	1.75%	3.15%	4.40%	4.40%	5.35%	2.25%
OBC 3	1.25%	1.50%	1.75%	2.00%	3.65%	4.65%	4.65%	5.35%	2.50%
OBC 4	1.50%	1.75%	2.00%	2.25%	3.90%	4.90%	4.90%	5.35%	2.75%
OBC 5	1.75%	2.00%	2.25%	2.50%	4.15%	5.10%	5.10%	5.35%	3.00%
OBC 6	2.75%	3.00%	3.25%	3.50%	4.40%	5.10%	5.10%	5.35%	4.00%
OBC 7	4.15%	4.40%	4.65%	4.90%	5.10%	5.10%	5.10%	6.00%	4.90%
OBC 8	4.65%	4.90%	5.10%	5.10%	5.10%	5.10%	5.10%	6.00%	5.10%
OBC 9	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%	6.00%	5.10%
OBC 10	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%

^ For Eligible Security Coverage (ESC), other guidelines of OBC ConSecRate: Refer Annexure-A, Annexure-B and Annexure-C

3. SPREAD OVER RBLR FOR MSE BORROWERS WITH EXPOSURE ABOVE ₹25.00 CRORE

Internal Credit Risk Rating	External Credit Risk Rating								
	AAA	AA	A	BBB	BB	B	C	D	Unrated/ Exempted
OBC 1	0.70%	0.95%	1.45%	1.95%	2.95%	3.85%	4.35%	5.35%	2.45%
OBC 2	0.95%	1.20%	1.70%	2.20%	3.20%	4.10%	4.35%	5.35%	2.70%
OBC 3	1.20%	1.45%	1.95%	2.45%	3.70%	4.35%	4.60%	5.35%	2.95%
OBC 4	1.45%	1.70%	2.20%	2.70%	3.95%	4.60%	4.85%	5.35%	3.20%
OBC 5	1.70%	1.95%	2.45%	2.95%	4.20%	4.85%	5.10%	5.35%	3.45%
OBC 6	2.70%	2.95%	3.45%	3.70%	4.45%	4.85%	5.10%	5.35%	4.20%
OBC 7	3.85%	4.10%	4.10%	4.60%	4.85%	5.10%	5.10%	6.00%	4.60%
OBC 8	4.35%	4.35%	4.35%	4.85%	5.10%	5.10%	5.10%	6.00%	4.85%
OBC 9	4.85%	4.85%	4.85%	4.85%	5.10%	5.10%	5.10%	6.00%	4.85%
OBC 10	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%

4. RATE OF INTEREST UNDER VARIOUS SCHEMES / SECTORS

TYPE OF ADVANCE/ SCHEME	RATE OF INTEREST ON ADVANCES (PERCENTAGE PER ANNUM)	
4.1 Corporate Loan Scheme	Pricing shall be approved by the respective Sanctioning Authority.	
4.2 Future Rental Scheme	Commercial Real Estate Category	
	Limit Slab	Rate of Interest
	Upto ₹ 1.00 Crore	RBLR + 3.20%
	> ₹ 1.00 Crore to ₹ 10.00 Crore	RBLR + 2.95%
	> ₹ 10.00 Crore to ₹ 50.00 Crore	RBLR + 2.70%
	Above ₹ 50.00 Crore	RBLR + 2.20%
	Non-Commercial Real Estate Category:	
	Upto ₹ 1.00 Crore	RBLR + 2.95%
	> ₹ 1.00 Crore to ₹ 10.00 Crore	RBLR + 2.70%
	> ₹ 10.00 Crore to ₹ 50.00 Crore	RBLR + 2.45%
Above ₹ 50.00 Crore	RBLR + 2.20%	
4.3 TRANSPORT SECTOR ADVANCES AND SCHEMES FOR TRANSPORT (PRIORITY SECTOR)		
4.3.1 Scheme for financing Retro fitment of CNG Kits in Diesel Buses, Taxis, Three Wheelers	Irrespective of size of limit	Rate of Interest as per Para. 1,,2 and 3 (as applicable)
4.3.2 Scheme for granting second term loan for purchase of Tyres, Repairs of Body, Chassis and Engine for Buses, Taxis, Three-Wheelers		
4.3.3 Scheme for purchasing new Truck, Bus, Pick-up van and other transport vehicles (Priority and non-priority)		
4.3.3 Light and Heavy Commercial Vehicle		
4.4 Trading / Service Sector		
Same rate of interest as applicable for Micro, Small and Medium enterprises (MFG & Services) covered under priority and non-priority sectors.	Rate of Interest as per Para. 1,,2 and 3 (as applicable)	

4.5 INTEREST RATES ON PAPER SECURITIES, RELIEF BONDS OF RBI & OTHER ADVANCES

TYPE OF ADVANCE	RATE OF INTEREST ON ADVANCES(PERCENTAGE PER ANNUM)
Advance against Life Insurance policies, NSCs, KVP, other postal securities, govt. & other paper securities not covered under Retail Scheme:	As per Retail Scheme for Financing Against Government Securities
Advance up to ₹ 10 Lakh against Relief Bonds issued by RBI	RBLR + 3.45% irrespective of size of Limit
Advance above ₹ 10 Lakh against Relief Bonds issued by RBI	
Advances against Shares/Debentures/ Bonds	RBLR + 6.00% (maximum spread)* irrespective of size of Limit
Advances / Withdrawals against Uncleared Effects	
Clean Overdraft/Clean Demand Loan	
Loans/Advances/Cash Credit/Overdraft against commodities subject to Selective Credit Control	
Any other category not covered above.	

* Whenever the Bank will revise its maximum spread over RBLR, the same shall be revised accordingly.

5. ADVANCE AGAINST DOMESTIC TERM DEPOSITS, NRE DEPOSITS, FCNR (B) DEPOSITS AND RESIDENT FOREIGN CURRENCY DEPOSITS

TYPE OF ADVANCE	RATE OF INTEREST ON ADVANCES (PERCENTAGE PER ANNUM)
<u>Advance against Self Deposits</u> Domestic / NRE Deposit provided that the deposit/s stands/stand either in the name(s) of the borrower himself/borrowers themselves, or in the names of the borrower jointly with another person	1.00% over the applicable rates of interest on deposits.
<u>Advance against Third Party Deposits</u> Domestic / NRE Deposit where the deposits do/does not stands/stand either in the name(s) of the borrower himself/borrowers themselves, or in the names of the borrower jointly with another person.	2.20% over the applicable rates of interest on deposit with a floor of RBLR
If the term deposit against which an advance was granted is withdrawn before completion of the prescribed minimum maturity period	RBLR + 6.00% (maximum spread)* + 2.00% (penal interest)

RUPEE LOAN AGAINST FCNR DEPOSITS/ RESIDENT FOREIGN CURRENCY DEPOSIT (RFC) (IN INDIA)		
	Period	Interest rate
Loan for self – Term Loan	Upto 2 years	RBLR + 0.45%
	2 year and above but less than 3 year	RBLR + 0.70%
	3 years and above	RBLR + 0.95%
Loan for Third Party – Term Loan	Upto 2 years	RBLR + 0.70%
	2 year and above but less than 3 year	RBLR + 0.95%
	3 years and above	RBLR + 1.20%
Demand Loans	Interest Rate for Demand Loans for self/third party shall be as above according to the residual maturity of deposit as the repayment period is not specified by the customer.	

FOREIGN CURRENCY LOAN AGAINST FCNR DEPOSITS (IN INDIA)	
Foreign Currency Loan to self against FCNR deposit	2.00% over the applicable rate of interest on deposits
Foreign Currency Loan to third party against FCNR deposit	3.00% over the applicable rate of interest on deposits

FOREIGN CURRENCY LOAN AGAINST NRE DEPOSITS (IN INDIA)
1. Foreign currency loans against NRE deposits shall be priced keeping in view the swapped cost of foreign currency funds, as applicable.
2. Minimum 2% spread in interest rate over swapped cost in case of deposit holder and Minimum 3% spread in interest rate over swapped cost shall be charged in case of third party.

* Whenever the Bank will revise its maximum spread over RBLR, the same shall be revised accordingly.

6. INTEREST RATES ON BILL DISCOUNTED / PURCHASED UNDER LETTER OF CREDIT

TYPE OF LETTER OF CREDIT	TENOR OF BILL	RATE OF INTEREST ON ADVANCES (PERCENTAGE PER ANNUM)
Rate of interest on Negotiating/Discounting of Bills under <u>Inland Letter of Credit (DA)</u>	Upto 90 Days	At RBLR
	Above 90 Days and upto 180 Days	
	Above 180 Days and upto 1 Year	
Rate of interest on Bills Purchased under <u>Inland Letter of Credit (DP)</u>	DP	

* RBLR as applicable as on date.

Note: The purchase/discounting of bills **not** drawn under Inland Letter of Credit will be as per Bank's prevailing commercial rates.

7. RATE OF INTEREST IN CASE OF RUPEE EXPORT CREDIT

Category of Export Credit	Rate of Interest on advances (percentage per annum)
1. Pre-Shipment Credit	
a) Upto 180 days	OBC 1 to 3: RBLR+0.70% OBC 4 to 6: RBLR+0.95% OBC 7 to 10: RBLR+1.20%
b) Above 180 days and upto 360 days	OBC 1 to 3: RBLR+0.95% OBC 4 to 6: RBLR+1.20% OBC 7 to 10: RBLR+1.45%
c) Above 360 days	RBLR+6.00% (maximum spread)*
d) For exporters under Gold Card Scheme (upto 360 days)	OBC 1 to 3: RBLR+0.70% OBC 4 to 6: RBLR+0.95% OBC 7 to 10: RBLR+1.20%
e) For exporters under Gold Card Scheme (over 360 days)	RBLR+6.00% (maximum spread)*
f) Proceeds adjusted by Rupee funds from borrower's own resources	RBLR+6.00% (maximum spread)* + 2.00% (penal interest) from date of advance
2. Post-Shipment Credit	
a) On demand bills for transit period (as specified by FEDAI)	OBC 1 to 3: RBLR+0.70% OBC 4 to 6: RBLR+0.95% OBC 7 to 10: RBLR+1.20%
b) Usance Bills (for total period comprising usance period of export bills, transit period as specified by FEDAI and grace period wherever applicable)	
(i) Upto 180 days	OBC 1 to 3: RBLR+0.95% OBC 4 to 6: RBLR+1.20% OBC 7 to 10: RBLR+1.45%
(ii) Above 180 days and upto 365 days	OBC 1 to 3: RBLR+1.45% OBC 4 to 6: RBLR+3.45% OBC 7 to 10: RBLR+3.95%
(iii) Above 365 days	RBLR+6.00% (maximum spread)*
(iv) Upto 365 days for exporters under the Gold Card Scheme	OBC 1 to 3: RBLR+0.70% OBC 4 to 6: RBLR+0.95% OBC 7 to 10: RBLR+1.20%
(v) Beyond 365 days for exporters under the Gold Card Scheme	RBLR+6.00% (maximum spread)*
(vi) If credit is adjusted out of Rupee funds from borrower's own resources	RBLR+4.20% from date of advance
(vii) Against incentives receivable from Government covered by ECGC guarantee /Against undrawn balances/against retention money (for supplies portion only payable within one year from the date of shipment (All upto 90 days))	RBLR+1.45%

Category of Export Credit	Rate of Interest on advances (percentage per annum)
3. <u>Deferred Credit</u>	
Deferred credit for the period beyond 180 days	RBLR+6.00% (maximum spread)*
4. <u>Export Credit Not otherwise specified (ECNOS)</u>	
Pre shipment Credit	RBLR+6.00% (maximum spread)*
Post shipment credit	RBLR+6.00% (maximum spread)*
If the credit is adjusted out of rupee funds received from ECGC towards settlement of claims under the transfer delay guarantee	RBLR+6.00% (maximum spread)*
Where exports do not take place	RBLR+6.00% (maximum spread)*+ 2.00% (penal interest) from date of advance
5. <u>INTEREST RATES ON OVERDUE EXPORT BILLS</u>	
<p>A. Rate of Interest On overdue post shipment Rupee Export Credit, if the same is adjusted</p> <p>a. Out of Rupee funds of the borrower's own resources, as per RBI vide DBOD.Dir.BC.No.85/04.02.001/2010-11 dated April 18, 2011 on "Liquidation of Post Shipment Rupee Export Credit".</p> <p>b. Out of Other permissible proceeds, as per the RBImaster circular DBOD No.DIR. (Exp).BC. 06 04.02.002/2010-11 dated July 1, 2010 on "Rupee/ Foreign Currency Export Credit and Customer Services.</p> <p>c. Partly out of rupee funds as mentioned in point 'a' above and partly out other permissible proceeds as mentioned in point b above.</p>	<p>RBLR+4.20% from the original due date of Bill.</p> <p>(The rate of interest from the date of advance to the original due date shall remain unchanged.)</p>

* Whenever the Bank will revise its maximum spread over RBLR, the same shall be revised accordingly.