

RATE OF INTEREST UNDER SCHEMATIC LENDING EXCEPT MSE BORROWER				
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>	50% and upto 75%	1 Yr MCLR+2.00%	1 Yr MCLR+2.25%
		Above 75% upto 100%	1 Yr MCLR+1.75%	1 Yr MCLR+2.00%
		Above 100% upto 150%	1 Yr MCLR+1.25%	1 Yr MCLR+1.75%
		Above 150%	1 Yr MCLR+1.00%	1 Yr MCLR+1.50%
2	<b>OBC Mid Corporate Scheme</b> (No Fresh Sanction) (Special Status borrower already covered under Mid Corporate Scheme may continue to be covered under old scheme with following coverage)		<b>₹1.00 Cr&lt;=10.00 Cr</b>	<b>&gt;₹10.00 Cr</b>
		25% and upto 50%	1 Yr MCLR+2.75%	1 Yr MCLR+3.00%
		Above 50% upto 75%	1 Yr MCLR+2.50%	1 Yr MCLR+2.75%
		Above 75% upto 100%	1 Yr MCLR+2.00%	1 Yr MCLR+2.25%
		Above 100%	1 Yr MCLR+1.75%	1 Yr MCLR+2.00%
3	<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)		
4	<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)		
5	<b>OBC TATKAL</b>	1.00% additional ROI over and above the sanctioned ROI (ROI as mentioned above under OBC MSME Plus Scheme)		
6	<b>Oriental UTTAM VYAPARI</b>	As per OBC ConSecRate (Annexure-VII)		
7	<b>Oriental BUSINESS LOAN SCHEME (OBLs)</b>			
8	<b>Oriental SANJEEVANI</b>			
9	<b>Oriental VIDYALAYA Scheme</b>			
10	<b>Oriental CONTRACTOR Scheme</b>			
11	<b>Oriental FLEET LOAN Scheme</b>			
12	<b>Oriental BUDGET HOTELS &amp; RESTAURANTS</b>			

13	Loan to COMMISSION AGENTS/ ARTHIYAS	Loan upto to ₹ 25.00 Lac	1 Yr MCLR+1.00 %	
		Above ₹ 25.00 Lac	1 Yr MCLR+1.50 %	
14	Loan against Warehouse Receipt	<b>Type of WHR</b>	<b>Sector</b>	<b>Rate of Interest</b>
		Negotiable WHR	Priority	MCLR
		Non- Negotiable WHR	Priority	MCLR +1.00%
		NPS WHR	NPS	MCLR +2.00%
*Subject to net earnings should not go below MCLR				
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	MCLR+0.50%	
		OBC 5 & 6	MCLR+1.00%	
		OBC 7 & below	MCLR+2.00%	
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	1 Yr. MCLR	
		Above ₹ 2.00 Lacs to ₹ 25.00 Lacs	1 Yr. MCLR+1.00%	
		Above ₹ 25.00 Lacs to ₹ 50.00 Lacs	1 Yr MCLR+0.50% if Credit Rating is 1	
			1 Yr MCLR+1.00% if Credit Rating is 2	
			1 Yr MCLR+1.50% if Credit Rating is 3	
			1 Yr MCLR+2.00% if Credit Rating is 4	
1 Yr MCLR+2.50% if Credit Rating is 5				
1 Yr MCLR+3.00% 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>ROI</b>	
		Up to ₹ 1.50 Lac	1 Yr. MCLR+1.00%	
		Above ₹ 1.50 Lac to ₹15.00 Lac	1 Yr. MCLR+1.50%	