

**EFFECTIVE FROM 01.12.2016**

**INTEREST RATE STRUCTURE - MCLR [ONE YEAR MCLR @ 9.45%]**

**MICRO, SMALL & MEDIUM ENTERPRISES [MANUFACTURING and SERVICE ] including SRTO, Social Lending Schemes, Retail Trade, CCALY Scheme and excluding structured schemes and Food and agro-based processing units**

<b>BORROWER CATEGORY / TYPE OF LOAN</b>	<b>#</b>	<b>\$</b>	<b>\$1</b>	<b>\$2</b>
- Credit Limits upto & inclusive of Rs.1 Crore *	10.65	10.90	11.05	11.25
- Credit Limits above Rs.1 Crore & upto Rs 5 crore				
<b>[Borrowers Gradation]</b>				
CB-1	10.65	10.90	11.05	11.25
CB-2	10.70	11.00	11.30	11.75
CB-3	10.75	11.10	11.55	12.05
CB-4	10.80	11.30	11.80	12.30
CB-5	11.30	11.80	12.30	12.80
CB-6	11.80	12.30	12.80	13.30
CB-7	12.30	13.40	13.55	13.75
CB-8	12.80	13.90	14.05	14.25
- Credit Limits above Rs.5 Crore				
<b>[Borrowers Gradation]</b>				
CB-1	10.65	10.90	11.05	11.25
CB-2	11.15	11.40	11.55	11.75
CB-3	11.65	11.90	12.05	12.25
CB-4	12.15	12.40	12.55	12.75
CB-5	12.65	12.90	13.05	13.25
CB-6	12.90	13.15	13.30	13.50
CB-7	13.15	13.40	13.55	13.75
CB-8	13.65	13.90	14.05	14.25
<b>CORP LAGHU UDHYAMI CREDIT CARD</b>		11.30		
<b>CORP SWAROZGAR CREDIT CARD</b>		10.30		
* <b>In respect of credit limits upto &amp; inclusive of Rs.1 crore, 50 bps interest rate concession is available where CGTMSE cover is available.</b>				
# ROI applicable to loans where the maturity period [Tenor] is upto & inclusive of one year				
\$ ROI applicable to loans where the maturity period [Tenor] is above one year and upto and inclusive of three years				
\$1 ROI applicable to loans where the maturity period [Tenor] is above three years and upto and inclusive of five years				
\$2 ROI applicable to loans where the maturity period [Tenor] is above five years				
<b>Note</b> [1] Women Entrepreneures are given 0.25% concession on Card Rate. [2] 0.50% and 0.25% relaxation in rate of interest to SME borrowers with highest rated and high & average rated borrowers respectively shall continue as per HO circular no 441/2012 dt. 06.08.2012. [3] Cumulative concession should not fall below the relevant MCLR [4] In respect of credit limits up to and inclusive of Rs.1.00 crore, further concession in ROI to the extent of 50 BPS for the units covered under CGTMSE will continue subject to the condition that the applicable ROI is not below the relevant MCLR.				

<b>Food and Agro Processing Industries [Cashew Processing Industries, Rice Mills, Dhal Mills, flour Mills etc.,] (For loans sanctioned or renewed before 06.06.2014)</b>	<b>Effective Rate of Interest</b>	
	<b>WC</b>	<b>TL</b>
Micro & Small Enterprises: (Manufacturing)	10.30	10.80
Medium enterprises (Manufacturing)	10.80	11.30

<b>Food and Agro Processing Industries [Cashew Processing Industries, Rice Mills, Dhal Mills, flour Mills etc.,] (For loans sanctioned or renewed after 06.06.2014)</b>	<b>Effective Rate of Interest</b>	
	<b>WC</b>	<b>TL</b>
Micro & Small Enterprises: (Manufacturing)	10.30	10.80
Medium enterprises (Manufacturing)	11.05	11.55

MSME Structured Scheme					
SCHEMES	PERIOD / CATEGORY/ LIMITS			Effective Rate of Interest	
Corp Commercial Vehicle Loan [CCVL]				11.80	
Credit Card Receivable Funding [CSMEC]				Applicable Card Rate	
Gold Card Scheme [CSMEC]				Applicable Card Rate	
Receivable Funding [CSMER]				Applicable Card Rate	
Liquid Plus Scheme	Working capital	Upto Rs 1 crore		10.65	
		Above Rs 1 crore & upto Rs. 2 crore		10.80	
	Term Loan				
	Limit	Upto & inclusive of 3 years	Above 3 years and upto and inclusive of 5 years	Above 5 years	
				Upto Rs. 1 crore	10.90
	Above 1 crore and upto Rs. 5 crore	11.30	11.80	12.30	
Tex Plus [SMETT, SMETD, SMETW]				0.25% below the Applicable card Rate	
Auto Plus [SMEAW, SMEAT, SMEAD]				0.25% below the Applicable card Rate	
NGCC [Including Agri & OPS]				10.65	
Timber Traders Scheme				<b>WC</b>	<b>Term Loan</b>
	25 Lakh upto Rs 5 crore			10.80	11.05
	Above Rs 5 crore upto Rs 10 crore			11.05	11.30
	Above Rs 10 crore upto Rs 50 crore			11.30	11.55
Corp Artias Loan Yojana [CCALY]	Upto Rs 100 Lakhs		Above Rs 100 Lakhs		
	10.15		10.65		
Corp Vanita Udyog Scheme				11.55	