

EFFECTIVE FROM 15.03.2019**INTEREST RATE STRUCTURE - MCLR [ONE YEAR MCLR @ 8.90%]****MICRO, SMALL & MEDIUM ENTERPRISES [MANUFACTURING and SERVICE] including SRTO, Social Lending Schemes, Retail Trade and excluding structured schemes and Food and agro-based processing units**

BORROWER CATEGORY / TYPE OF LOAN	#	\$	\$1	\$2
- Credit Limits upto & inclusive of Rs.1 Crore	10.10	10.35	10.50	10.70
- Credit Limits above Rs.1 Crore				
[Borrowers Gradation]				
CB-1	10.10	10.35	10.50	10.70
CB-2	10.60	10.85	11.00	11.20
CB-3	11.10	11.35	11.50	11.70
CB-4	11.60	11.85	12.00	12.20
CB-5	12.10	12.35	12.50	12.70
CB-6	12.35	12.60	12.75	12.95
CB-7	13.10	13.35	13.50	13.70
CB-8	13.10	13.35	13.50	13.70
CORP LAGHU UDHYAMI CREDIT CARD	10.75			
CORP SWAROZGAR CREDIT CARD	9.75			
Financial Assistance upto Rs 1 lakh to Poor [Other than Farmer] Indebted to Non- Institutional Lenders	11.25	11.50	11.65	11.85
# 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				
Note [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				

Food and Agro Processing Industries [Cashew Processing Industries, Rice Mills, Dhal Mills, flour Mills etc.,] (For loans sanctioned or renewed before 06.06.2014)#	Effective Rate of Interest	
	WC	TL
Micro & Small Enterprises: (Manufacturing)	9.75	10.25
Medium enterprises (Manufacturing)	10.25	10.75
Food and Agro Processing Industries [Cashew Processing Industries, Rice Mills, Dhal Mills, flour Mills etc.,] (For loans sanctioned or renewed after 06.06.2014)#	Effective Rate of Interest	
	WC	TL
Micro & Small Enterprises: (Manufacturing)	9.75	10.25
Medium enterprises (Manufacturing)	10.50	11.00

Applicable in respect of existing loans continued to be classified under MSME

MSME Structured Scheme

SCHEMES	PERIOD / CATEGORY/ LIMITS			Effective Rate of Interest	
CCVL				11.25	
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		10.10	
		Above Rs 1 crore & upto Rs. 2 crore		10.25	
	Term Loan	Tenor	Upto Rs. 1 crore	Above 1 crore and upto Rs. 5 crore	
		Upto & inclusive of 3 years	10.35	10.75	
		Above 3 years and upto and inclusive of 5 years	10.50	11.25	
Above 5 years	10.70	11.75			
Tex Plus [SMETT, SMETD, SMETW]				0.25% below the Applicable card Rate	
Auto Plus [SMEAW, SMEAT, SMEAD]				0.25% below the Applicable card Rate	
NCGCC				10.10	
Timber Traders Scheme			WC	Term Loan	
	25 Lakh upto Rs 5 crore		10.25	10.50	
	Above Rs 5 crore upto Rs 10 crore		10.50	10.75	
	Above Rs 10 crore upto Rs 50 crore		10.75	11.00	
Corp Artias Loan Yojana [CCALY]	Upto Rs 100 Lakhs		9.60		
	Above Rs 100 Lakhs		10.10		
MUDRA Loans under SHISHU Category				9.90	
Corp Vanita Udyog Scheme				11.00	