

**INTEREST RATES APPLICABLE FOR RATED BORROWERS**

**(I) WORKING CAPITAL AND LOANS UPTO 3 YEARS**

**(A) Limit: > Rs. 500 crores (in %age)**

Rating	Base Rate	Spread	Effective Rates
SB 1 to SB 2	8.25	4.25	12.50
SB 3 to SB 5	8.25	5.50	13.75
SB 6 to SB7	8.25	6.00	14.25
SB 8 to SB 9	8.25	6.25	14.50
SB 10	8.25	6.75	15.00
SB 11 to SB 15	8.25	7.00	15.25

**(B) Limit: Rs. 100 crores & upto Rs. 500 crores**

Rating	Base Rate	Spread	Effective Rates
SB 1 to SB 2	8.25	4.50	12.75
SB 3 to SB 5	8.25	5.75	14.00
SB 6 to SB7	8.25	6.25	14.50
SB 8 to SB 9	8.25	6.50	14.75
SB 10	8.25	7.00	15.25
SB 11 to SB 15	8.25	7.25	15.50

**(C) ( Limit: Rs. 25 lacs & upto Rs. 100 crores**

Rating	Base Rate	Spread	Effective Rates
SB 1 to SB 2	8.25	4.75	13.00
SB 3 to SB5	8.25	6.00	14.25
SB 6 to SB7	8.25	6.50	14.75
SB 8 to SB 9	8.25	6.75	15.00
SB 10	8.25	7.25	15.50
SB 11 to SB 15	8.25	7.50	15.75

**Note: Appropriate Tenor Premium needs to be built in the pricing for Term loans of various maturities as detailed below**

SI No	Term	Term Premia (%)
1	> 3 yrs to less than 5 yrs	0.50
2	From 5 yrs to less than 7 yrs	0.75
3	From 7 yrs to less than 10 yrs	1.00
4	10 yrs and above	1.25

## INTEREST RATES APPLICABLE FOR UNRATED BORROWERS

## (I) WORKING CAPITAL AND LOANS UPTO 3 YEARS

<b>(A) SEGMENT : AGL</b> (in % age)			
<b>LIMIT</b>	<b>Base Rate</b>	<b>Spread</b>	<b>Effective Rates</b>
Upto Rs. 3 lacs***	8.25	2.75	11.00
Rs. 3 – upto Rs. 5 lacs	8.25	4.00	12.25
Rs. 5 - < Rs 25 lacs	8.25	5.00	13.25

  

<b>(B) SEGMENT : SIB</b>			
<b>LIMIT</b>	<b>Base Rate</b>	<b>Spread</b>	<b>Effective Rates</b>
Upto Rs. 3 lacs	8.25	3.25	11.50
Rs. 3 – upto Rs. 5 lacs	8.25	4.25	12.50
Rs. 5 - < Rs 25 lacs	8.25	5.00	13.25

  

<b>(C) SEGMENT : C&amp;I</b>			
<b>LIMIT</b>	<b>Base Rate</b>	<b>Spread</b>	<b>Effective Rates</b>
Upto Rs. 3 lacs	8.25	3.50	11.75
Rs. 3 – upto Rs. 5 lacs	8.25	4.25	12.50
Rs. 5 - < Rs 25 lacs	8.25	5.00	13.25

(\*\*\*Note : Crop loans/ Production loans up to Rs 3.00 lacs will be charged 7% p.a (fixed) as per Gol directives. It is subject to Gol providing 2% subvention to the Bank on such advances. Otherwise, as per Bank's norms

**Note: Appropriate Tenor Premium needs to be built in the pricing for Term loans as detailed below**

<b>SI No</b>	<b>Term</b>	<b>Term Premia (%)</b>
1	> 3 yrs to less than 5 yrs	0.50
2	From 5 yrs to less than 7 yrs	0.75
3	From 7 yrs to less than 10 yrs	1.00
4	10 yrs and above	1.25