

**Lending rates for CC/OD accounts having limits above Rs 1.00 lac to  
RBI Repo Rate (Repo Linked Lending Rate-RLLR) w.e.f. 01.05.2019**

**Table- (i) : Non-Trade**

**a. Aggregate Limits :-> Rs. 500 Cr**

<b>Rating</b>	<b>Current Repo Rate</b>	<b>Mark-up</b>	<b>RLLR</b>	<b>Spread</b>	<b>Effective Rate</b>
SB-1	6.25%	2.25%	8.50%	0.75%	9.25%
SB-2	6.25%	2.25%	8.50%	0.75%	9.25%
SB-3	6.25%	2.25%	8.50%	1.50%	10.00%
SB-4	6.25%	2.25%	8.50%	1.50%	10.00%
SB-5	6.25%	2.25%	8.50%	1.50%	10.00%
SB-6	6.25%	2.25%	8.50%	3.75%	12.25%
SB-7	6.25%	2.25%	8.50%	3.75%	12.25%
SB-8	6.25%	2.25%	8.50%	4.75%	13.25%
SB-9	6.25%	2.25%	8.50%	5.00%	13.50%
SB-10	6.25%	2.25%	8.50%	5.50%	14.00%
SB-11	6.25%	2.25%	8.50%	8.50%	17.00%
SB-12	6.25%	2.25%	8.50%	8.50%	17.00%
SB-13	6.25%	2.25%	8.50%	8.50%	17.00%
SB-14	6.25%	2.25%	8.50%	8.50%	17.00%
SB-15	6.25%	2.25%	8.50%	8.50%	17.00%

**b. Aggregate Limits :-> Rs. 100 Cr to <= Rs 500 Cr**

<b>Rating</b>	<b>Current Repo Rate</b>	<b>Mark-up</b>	<b>RLLR</b>	<b>Spread</b>	<b>Effective Rate</b>
SB-1	6.25%	2.25%	8.50%	1.50%	10.00%
SB-2	6.25%	2.25%	8.50%	1.50%	10.00%
SB-3	6.25%	2.25%	8.50%	2.25%	10.75%
SB-4	6.25%	2.25%	8.50%	2.25%	10.75%
SB-5	6.25%	2.25%	8.50%	2.25%	10.75%
SB-6	6.25%	2.25%	8.50%	3.75%	12.25%
SB-7	6.25%	2.25%	8.50%	3.75%	12.25%
SB-8	6.25%	2.25%	8.50%	4.75%	13.25%
SB-9	6.25%	2.25%	8.50%	5.00%	13.50%
SB-10	6.25%	2.25%	8.50%	6.00%	14.50%
SB-11	6.25%	2.25%	8.50%	8.50%	17.00%
SB-12	6.25%	2.25%	8.50%	8.50%	17.00%
SB-13	6.25%	2.25%	8.50%	8.50%	17.00%
SB-14	6.25%	2.25%	8.50%	8.50%	17.00%
SB-15	6.25%	2.25%	8.50%	8.50%	17.00%

**c. Aggregate Limits :-> Rs. 5 Cr to <= Rs 100 Cr**

<b>Rating</b>	<b>Current Repo Rate</b>	<b>Mark-up</b>	<b>RLLR</b>	<b>Spread</b>	<b>Effective Rate</b>
SB-1	6.25%	2.25%	8.50%	1.75%	10.25%
SB-2	6.25%	2.25%	8.50%	1.75%	10.25%
SB-3	6.25%	2.25%	8.50%	2.50%	11.00%
SB-4	6.25%	2.25%	8.50%	2.50%	11.00%
SB-5	6.25%	2.25%	8.50%	2.50%	11.00%
SB-6	6.25%	2.25%	8.50%	4.00%	12.50%
SB-7	6.25%	2.25%	8.50%	4.00%	12.50%
SB-8	6.25%	2.25%	8.50%	4.75%	13.25%
SB-9	6.25%	2.25%	8.50%	5.10%	13.60%
SB-10	6.25%	2.25%	8.50%	5.60%	14.10%
SB-11	6.25%	2.25%	8.50%	8.10%	16.60%
SB-12	6.25%	2.25%	8.50%	8.10%	16.60%
SB-13	6.25%	2.25%	8.50%	8.10%	16.60%
SB-14	6.25%	2.25%	8.50%	8.10%	16.60%
SB-15	6.25%	2.25%	8.50%	8.10%	16.60%

**Table- (ii): Trade****a. Aggregate Limits :-> Rs. 100 Cr**

Rating	Current Repo Rate	Mark-up	RLLR	Spread	Effective Rate
SB-1	6.25%	2.25%	8.50%	1.50%	10.00%
SB-2	6.25%	2.25%	8.50%	1.50%	10.00%
SB-3	6.25%	2.25%	8.50%	2.25%	10.75%
SB-4	6.25%	2.25%	8.50%	2.25%	10.75%
SB-5	6.25%	2.25%	8.50%	2.25%	10.75%
SB-6	6.25%	2.25%	8.50%	3.75%	12.25%
SB-7	6.25%	2.25%	8.50%	3.75%	12.25%
SB-8	6.25%	2.25%	8.50%	4.75%	13.25%
SB-9	6.25%	2.25%	8.50%	5.00%	13.50%
SB-10	6.25%	2.25%	8.50%	6.00%	14.50%
SB-11	6.25%	2.25%	8.50%	8.50%	17.00%
SB-12	6.25%	2.25%	8.50%	8.50%	17.00%
SB-13	6.25%	2.25%	8.50%	8.50%	17.00%
SB-14	6.25%	2.25%	8.50%	8.50%	17.00%
SB-15	6.25%	2.25%	8.50%	8.50%	17.00%

**b. Aggregate Limits :-> Rs. 5 Cr to <= Rs 100 Cr**

Rating	Current Repo Rate	Mark-up	RLLR	Spread	Effective Rate
SB-1	6.25%	2.25%	8.50%	1.75%	10.25%
SB-2	6.25%	2.25%	8.50%	1.75%	10.25%
SB-3	6.25%	2.25%	8.50%	2.50%	11.00%
SB-4	6.25%	2.25%	8.50%	2.50%	11.00%
SB-5	6.25%	2.25%	8.50%	2.50%	11.00%
SB-6	6.25%	2.25%	8.50%	4.00%	12.50%
SB-7	6.25%	2.25%	8.50%	4.00%	12.50%
SB-8	6.25%	2.25%	8.50%	4.75%	13.25%
SB-9	6.25%	2.25%	8.50%	5.10%	13.60%
SB-10	6.25%	2.25%	8.50%	5.60%	14.10%
SB-11	6.25%	2.25%	8.50%	8.10%	16.60%
SB-12	6.25%	2.25%	8.50%	8.10%	16.60%
SB-13	6.25%	2.25%	8.50%	8.10%	16.60%
SB-14	6.25%	2.25%	8.50%	8.10%	16.60%
SB-15	6.25%	2.25%	8.50%	8.10%	16.60%

**Table- (iii): Services****a. Aggregate Limits :-> Rs. 100 Cr**

Rating	Current Repo Rate	Mark-up	RLLR	Spread	Effective Rate
SB-1	6.25%	2.25%	8.50%	1.50%	10.00%
SB-2	6.25%	2.25%	8.50%	1.50%	10.00%
SB-3	6.25%	2.25%	8.50%	2.25%	10.75%
SB-4	6.25%	2.25%	8.50%	2.25%	10.75%
SB-5	6.25%	2.25%	8.50%	2.25%	10.75%
SB-6	6.25%	2.25%	8.50%	3.75%	12.25%
SB-7	6.25%	2.25%	8.50%	3.75%	12.25%
SB-8	6.25%	2.25%	8.50%	4.75%	13.25%
SB-9	6.25%	2.25%	8.50%	5.00%	13.50%
SB-10	6.25%	2.25%	8.50%	6.00%	14.50%
SB-11	6.25%	2.25%	8.50%	8.50%	17.00%
SB-12	6.25%	2.25%	8.50%	8.50%	17.00%
SB-13	6.25%	2.25%	8.50%	8.50%	17.00%
SB-14	6.25%	2.25%	8.50%	8.50%	17.00%
SB-15	6.25%	2.25%	8.50%	8.50%	17.00%

**b. Aggregate Limits :-> Rs. 5 Cr to <= Rs 100 Cr**

Rating	Current Repo Rate	Mark-up	RLLR	Spread	Effective Rate
SB-1	6.25%	2.25%	8.50%	1.75%	10.25%
SB-2	6.25%	2.25%	8.50%	1.75%	10.25%
SB-3	6.25%	2.25%	8.50%	2.50%	11.00%
SB-4	6.25%	2.25%	8.50%	2.50%	11.00%
SB-5	6.25%	2.25%	8.50%	2.50%	11.00%
SB-6	6.25%	2.25%	8.50%	4.00%	12.50%
SB-7	6.25%	2.25%	8.50%	4.00%	12.50%
SB-8	6.25%	2.25%	8.50%	4.75%	13.25%
SB-9	6.25%	2.25%	8.50%	5.10%	13.60%
SB-10	6.25%	2.25%	8.50%	5.60%	14.10%
SB-11	6.25%	2.25%	8.50%	8.10%	16.60%
SB-12	6.25%	2.25%	8.50%	8.10%	16.60%
SB-13	6.25%	2.25%	8.50%	8.10%	16.60%
SB-14	6.25%	2.25%	8.50%	8.10%	16.60%
SB-15	6.25%	2.25%	8.50%	8.10%	16.60%

**Table- (iv): Construction**

<b>Rating</b>	<b>Current Repo Rate</b>	<b>Mark-up</b>	<b>RLLR</b>	<b>Spread</b>	<b>Effective Rate</b>
SB-1	6.25%	2.25%	8.50%	1.50%	10.00%
SB-2	6.25%	2.25%	8.50%	1.50%	10.00%
SB-3	6.25%	2.25%	8.50%	2.25%	10.75%
SB-4	6.25%	2.25%	8.50%	2.25%	10.75%
SB-5	6.25%	2.25%	8.50%	2.25%	10.75%
SB-6	6.25%	2.25%	8.50%	3.75%	12.25%
SB-7	6.25%	2.25%	8.50%	3.75%	12.25%
SB-8	6.25%	2.25%	8.50%	4.75%	13.25%
SB-9	6.25%	2.25%	8.50%	5.00%	13.50%
SB-10	6.25%	2.25%	8.50%	6.00%	14.50%
SB-11	6.25%	2.25%	8.50%	8.50%	17.00%
SB-12	6.25%	2.25%	8.50%	8.50%	17.00%
SB-13	6.25%	2.25%	8.50%	8.50%	17.00%
SB-14	6.25%	2.25%	8.50%	8.50%	17.00%
SB-15	6.25%	2.25%	8.50%	8.50%	17.00%

**Table- (v) : ECR Linked**

**a) CC Facility for Other than NBFC**

<b>Rating</b>	<b>Current Repo Rate</b>	<b>Mark-up</b>	<b>RLLR</b>	<b>Spread</b>	<b>Effective Rate</b>
<b>AAA</b>	6.25%	2.25%	8.50%	0.10%	8.60%
<b>AA+</b>	6.25%	2.25%	8.50%	0.15%	8.65%
<b>AA</b>	6.25%	2.25%	8.50%	0.15%	8.65%
<b>AA-</b>	6.25%	2.25%	8.50%	0.15%	8.65%
<b>A+</b>	6.25%	2.25%	8.50%	0.75%	9.25%
<b>A</b>	6.25%	2.25%	8.50%	0.85%	9.35%
<b>A-</b>	6.25%	2.25%	8.50%	0.95%	9.45%
<b>BBB+</b>	6.25%	2.25%	8.50%	2.00%	10.50%
<b>BBB</b>	6.25%	2.25%	8.50%	2.00%	10.50%
<b>BBB-</b>	6.25%	2.25%	8.50%	2.75%	11.25%

**b) CC Facility for NBFC**

<b>Rating</b>	<b>Current Repo Rate</b>	<b>Mark-up</b>	<b>RLLR</b>	<b>Spread</b>	<b>Effective Rate</b>
<b>AAA</b>	6.25%	2.25%	8.50%	0.20%	8.70%
<b>AA+</b>	6.25%	2.25%	8.50%	0.25%	8.75%
<b>AA</b>	6.25%	2.25%	8.50%	0.25%	8.75%
<b>AA-</b>	6.25%	2.25%	8.50%	0.25%	8.75%
<b>A+</b>	6.25%	2.25%	8.50%	1.00%	9.50%
<b>A</b>	6.25%	2.25%	8.50%	1.10%	9.60%
<b>A-</b>	6.25%	2.25%	8.50%	1.20%	9.70%
<b>BBB+</b>	6.25%	2.25%	8.50%	2.50%	11.00%
<b>BBB</b>	6.25%	2.25%	8.50%	2.50%	11.00%
<b>BBB-</b>	6.25%	2.25%	8.50%	3.00%	11.50%

**Table- (vi): All Segments- Aggregate Limits : >Rs. 50 Lacs to <= Rs 5 Cr:**

Rating	Current Repo Rate	Mark-up	RLLR	Spread	Effective Rate
SB-1	6.25%	2.25%	8.50%	1.50%	10.00%
SB-2	6.25%	2.25%	8.50%	1.50%	10.00%
SB-3	6.25%	2.25%	8.50%	2.50%	11.00%
SB-4	6.25%	2.25%	8.50%	2.50%	11.00%
SB-5	6.25%	2.25%	8.50%	2.50%	11.00%
SB-6	6.25%	2.25%	8.50%	4.00%	12.50%
SB-7	6.25%	2.25%	8.50%	4.00%	12.50%
SB-8	6.25%	2.25%	8.50%	4.75%	13.25%
SB-9	6.25%	2.25%	8.50%	5.10%	13.60%
SB-10	6.25%	2.25%	8.50%	5.60%	14.10%
SB-11	6.25%	2.25%	8.50%	8.10%	16.60%
SB-12	6.25%	2.25%	8.50%	8.10%	16.60%
SB-13	6.25%	2.25%	8.50%	8.10%	16.60%
SB-14	6.25%	2.25%	8.50%	8.10%	16.60%
SB-15	6.25%	2.25%	8.50%	8.10%	16.60%

**Table- (vii): All Segments- Aggregate Limits : Rs. 25 Lacs to <= Rs 50 Lacs:**

Rating	Current Repo Rate	Mark-up	RLLR	Spread	Effective Rate
SB-1	6.25%	2.25%	8.50%	2.00%	10.50%
SB-2	6.25%	2.25%	8.50%	2.00%	10.50%
SB-3	6.25%	2.25%	8.50%	2.75%	11.25%
SB-4	6.25%	2.25%	8.50%	2.75%	11.25%
SB-5	6.25%	2.25%	8.50%	2.75%	11.25%
SB-6	6.25%	2.25%	8.50%	4.00%	12.50%
SB-7	6.25%	2.25%	8.50%	4.00%	12.50%
SB-8	6.25%	2.25%	8.50%	4.75%	13.25%
SB-9	6.25%	2.25%	8.50%	5.10%	13.60%
SB-10	6.25%	2.25%	8.50%	5.60%	14.10%
SB-11	6.25%	2.25%	8.50%	8.10%	16.60%
SB-12	6.25%	2.25%	8.50%	8.10%	16.60%
SB-13	6.25%	2.25%	8.50%	8.10%	16.60%
SB-14	6.25%	2.25%	8.50%	8.10%	16.60%
SB-15	6.25%	2.25%	8.50%	8.10%	16.60%

**Table- (viii) All Segments**

- a. Aggregate Limits :<= Rs 50 Lacs, for borrowers where scoring models are in place:**

<b>Current Repo Rate</b>	<b>Mark-up</b>	<b>RLLR</b>	<b>Spread</b>	<b>Effective Rate</b>
6.25%	2.25%	8.50%	3.60%	12.10%

- b. Loans to Micro & Small Enterprises with aggregate credit limits below Rs. 25 Lacs, i.e., unrated**

<b>Current Repo Rate</b>	<b>Mark-up</b>	<b>RLLR</b>	<b>Spread</b>	<b>Effective Rate</b>
6.25%	2.25%	8.50%	3.60%	12.10%