

ANNEXURE-I

SCHEDULE OF INTEREST RATES

[Rate of Interest (% p.a.)]

| 1. Base Rate | Existing Base Rate | Revised Base Rate |
|--------------|----------------------------|---------------------------|
| | 10.00% w.e.f 27.01.2015 | 9.65% w.e.f 05.10.2015 |

I MSME & LC

2. Advances to Micro Enterprises

| | Particulars | Existing Interest Rate | Revised Interest Rate |
|-----|---|-----------------------------|-----------------------------|
| 2.1 | Advances upto Rs.50000/= | Base Rate i.e. 10.00% | Base Rate i.e. 9.65% |
| 2.2 | Advances above Rs 50000/= upto Rs 2.00 lacs | Base Rate+0.75% i.e. 10.75% | Base Rate+0.75% i.e. 10.40% |
| 2.3 | Advances above Rs 2.00 lacs upto Rs 5.00 lacs | Base Rate+1.50% i.e. 11.50% | Base Rate+1.50% i.e. 11.15% |

2.4 Advance above Rs 5.00 lacs below Rs 25.00 lacs

| | | Existing Interest Rate | Revised Interest Rate |
|-----|--|-----------------------------|-----------------------------|
| 2.5 | Working Capital limits | Base Rate+1.50% i.e. 11.50% | Base Rate+1.50% i.e. 11.15% |
| 2.6 | Loans Repayable in Instalments beyond 1 year | | |

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|-------|---|
| 2.7 | Micro Enterprises Advance -Rs 25.00 Lacs to Rs.100.00 Lac |
| 2.7.1 | Working Capital limits |

| RATING | SCORE | Existing Interest Rate | Revised Interest Rate |
|--------|------------|------------------------|-----------------------|
| CR 1 | > 90 | BR+1.50% | BR+1.50% |
| CR 2 | 81-90 | BR+1.75% | BR+1.75% |
| CR 3 | 76-80 | BR+2.00% | BR+2.00% |
| CR 4 | 71-75 | BR+2.50% | BR+2.50% |
| CR 5 | 66-70 | BR+3.00% | BR+3.00% |
| CR 6 | 61-65 | BR+3.25% | BR+3.25% |
| CR 7 | 56-60 | BR+3.50% | BR+3.50% |
| CR 8 | 55 & below | BR+3.50% | BR+3.50% |
| CR 9 | NPA | BR+3.50% | BR+3.50% |

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| 2.7.2 | Micro Enterprises - Loans Repayable in Installments beyond 1 year |
|-------|---|

| RATING | SCORE | Existing Interest Rate | Revised Interest Rate |
|--------|------------|------------------------|-----------------------|
| CR 1 | > 90 | BR+2.00% | BR+2.00% |
| CR 2 | 81-90 | BR+2.25% | BR+2.25% |
| CR 3 | 76-80 | BR+2.50% | BR+2.50% |
| CR 4 | 71-75 | BR+3.00% | BR+3.00% |
| CR 5 | 66-70 | BR+3.50% | BR+3.50% |
| CR 6 | 61-65 | BR+3.75% | BR+3.75% |
| CR 7 | 56-60 | BR+4.00% | BR+4.00% |
| CR 8 | 55 & below | BR+4.00% | BR+4.00% |
| CR 9 | NPA | BR+4.00% | BR+4.00% |

Note: (1) For advances above Rs 2.00 Lacs covered under CGTMSE, rate of interest applicable will be 0.50% more than the usual rate

| 2.8 | Micro Enterprises Advance above Rs.100.00 Lac | | | |
|--------|---|-----------|-----------------|-----------|
| Rating | Existing | | Revised | |
| | Working Capital | Term Loan | Working Capital | Term Loan |
| CR1 | BR+2.00% | BR+2.25% | BR+2.00% | BR+2.25% |
| CR2 | BR+2.25% | BR+2.50% | BR+2.25% | BR+2.50% |
| CR3 | BR+2.50% | BR+2.75% | BR+2.50% | BR+2.75% |
| CR4 | BR+3.00% | BR+3.25% | BR+3.00% | BR+3.25% |
| CR5 | BR+3.50% | BR+3.75% | BR+3.50% | BR+3.75% |
| CR6 | BR+3.75% | BR+4.00% | BR+3.75% | BR+4.00% |
| CR7 | BR+4.00% | BR+4.25% | BR+4.00% | BR+4.25% |
| CR8 | BR+4.00% | BR+4.25% | BR+4.00% | BR+4.25% |
| CR9 | BR+4.00% | BR+4.25% | BR+4.00% | BR+4.25% |

Note: (1) For advances above Rs 2.00 lacs covered under CGTMSE, rate of interest applicable will be 0.50% more than the usual rate

| | | | |
|------|---|--------------------------------|--------------------------------|
| 3 | Advances to Small Enterprises | | |
| | | Existing Interest Rate | Revised Interest Rate |
| 3.1. | Advances upto Rs.50000/= | Base Rate+0.50% i.e. 10.50% | Base Rate+0.50% i.e. 10.15% |
| 3.2. | Advances above Rs 50000/= upto Rs 2.00 lacs | Base Rate+0.75% i.e. 10.75% | Base Rate+0.75% i.e. 10.40% |
| 3.3. | Advances above Rs 2.00 lacs upto Rs 5.00 lacs | Base Rate+1.75% i.e. 11.75% | Base Rate+1.75% i.e. 11.40% |

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|-------|--|--------------------------------|--------------------------------|
| 3.4 | Small Enterprises Advance above Rs 5.00 lacs below Rs 25.00 lacs | | |
| 3.4.1 | WORKING CAPITAL LIMITS | Base Rate+1.75% i.e. 11.75% | Base Rate+1.75% i.e. 11.40% |
| 3.4.2 | Loans Repayable in Installments beyond 1 year | | |

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|-------|--|--|--|
| 3.5 | Small Enterprises Advance - Rs 25.00 lacs to Rs.100.00 Lac | | |
| 3.5.1 | WORKING CAPITAL LIMITS | | |

| RATING | SCORE | Existing Interest Rate | Revised Interest Rate |
|--------|------------|------------------------|-----------------------|
| CR 1 | > 90 | BR+1.75% | BR+1.75% |
| CR 2 | 81-90 | BR+2.00% | BR+2.00% |
| CR 3 | 76-80 | BR+2.25% | BR+2.25% |
| CR 4 | 71-75 | BR+2.75% | BR+2.75% |
| CR 5 | 66-70 | BR+3.25% | BR+3.25% |
| CR 6 | 61-65 | BR+3.50% | BR+3.50% |
| CR 7 | 56-60 | BR+3.75% | BR+3.75% |
| CR 8 | 55 & below | BR+3.75% | BR+3.75% |
| CR 9 | NPA | BR+3.75% | BR+3.75% |

| 3.5.2 | Small Enterprises - Loans Repayable in Installments beyond 1 year | | |
|--------|---|------------------------|-----------------------|
| RATING | SCORE | Existing Interest Rate | Revised Interest Rate |
| CR 1 | > 90 | BR+2.50% | BR+2.50% |
| CR 2 | 81-90 | BR+2.75% | BR+2.75% |
| CR 3 | 76-80 | BR+3.00% | BR+3.00% |
| CR 4 | 71-75 | BR+3.50% | BR+3.50% |
| CR 5 | 66-70 | BR+4.00% | BR+4.00% |
| CR 6 | 61-65 | BR+4.25% | BR+4.25% |
| CR 7 | 56-60 | BR+4.50% | BR+4.50% |
| CR 8 | 55 & below | BR+4.50% | BR+4.50% |
| CR 9 | NPA | BR+4.50% | BR+4.50% |

| 3.6 | Small Enterprises Advance above Rs.100.00 Lac | | | |
|--|---|-----------|-----------------|-----------|
| Rating | Existing | | Revised | |
| | Working Capital | Term Loan | Working Capital | Term Loan |
| CR1 | BR+2.25% | BR+2.75% | BR+2.25% | BR+2.75% |
| CR2 | BR+2.50% | BR+3.00% | BR+2.50% | BR+3.00% |
| CR3 | BR+2.75% | BR+3.25% | BR+2.75% | BR+3.25% |
| CR4 | BR+3.25% | BR+3.75% | BR+3.25% | BR+3.75% |
| CR5 | BR+3.75% | BR+4.25% | BR+3.75% | BR+4.25% |
| CR6 | BR+4.00% | BR+4.50% | BR+4.00% | BR+4.50% |
| CR7 | BR+4.25% | BR+4.75% | BR+4.25% | BR+4.75% |
| CR8 | BR+4.25% | BR+4.75% | BR+4.25% | BR+4.75% |
| CR9 | BR+4.25% | BR+4.75% | BR+4.25% | BR+4.75% |
| Note: (1) For advances above Rs 2.00 lacs covered under CGTMSE, rate of interest applicable will be 0.50% more than the usual rate | | | | |

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|------------------------|-----------------------------|------------------------|-----------------------|
| 4. | MEDIUM ENTERPRISES ADVANCES | | |
| WORKING CAPITAL LIMITS | | | |
| RATING | SCORE | Existing Interest Rate | Revised Interest Rate |
| CR 1 | > 90 | Base Rate+2.50% | Base Rate+2.50% |
| CR 2 | 81-90 | Base Rate+2.75% | Base Rate+2.75% |
| CR 3 | 76-80 | Base Rate+3.00% | Base Rate+3.00% |
| CR 4 | 71-75 | Base Rate+3.50% | Base Rate+3.50% |
| CR 5 | 66-70 | Base Rate+4.00% | Base Rate+4.00% |
| CR 6 | 61-65 | Base Rate+4.25% | Base Rate+4.25% |
| CR 7 | 56-60 | Base Rate+4.50% | Base Rate+4.50% |
| CR 8 | 55 & below | Base Rate+4.50% | Base Rate+4.50% |
| CR 9 | NPA | Base Rate+4.50% | Base Rate+4.50% |

| Loans Repayable in Installments beyond 1 year | | | |
|---|------------|------------------------|-----------------------|
| RATING | SCORE | Existing Interest Rate | Revised Interest Rate |
| CR 1 | > 90 | Base Rate+3.00% | Base Rate+3.00% |
| CR 2 | 81-90 | Base Rate+3.25% | Base Rate+3.25% |
| CR 3 | 76-80 | Base Rate+3.50% | Base Rate+3.50% |
| CR 4 | 71-75 | Base Rate+4.00% | Base Rate+4.00% |
| CR 5 | 66-70 | Base Rate+4.50% | Base Rate+4.50% |
| CR 6 | 61-65 | Base Rate+4.75% | Base Rate+4.75% |
| CR 7 | 56-60 | Base Rate+5.00% | Base Rate+5.00% |
| CR 8 | 55 & below | Base Rate+5.00% | Base Rate+5.00% |
| CR 9 | NPA | Base Rate+5.00% | Base Rate+5.00% |