

Interest Rates for MSME

Master Table A

ADVANCE OF ABOVE Rs. 5.00 CRORE (Excluding additional credit risk premium for term loans)

Internal rating	External Rating					Unrated
	AAA	AA	A	BBB	BB & Below	
CR1	MCLR+1.90%	MCLR+2.15%	MCLR+2.40%	MCLR+2.90%	MCLR+3.15%	MCLR+3.90%
CR2	MCLR+2.15%	MCLR+2.40%	MCLR+2.65%	MCLR+3.15%	MCLR+3.65%	MCLR+4.15%
CR3	MCLR+2.40%	MCLR+2.65%	MCLR+2.90%	MCLR+3.40%	MCLR+3.90%	MCLR+4.40%
CR4	MCLR+2.65%	MCLR+2.90%	MCLR+3.15%	MCLR+3.65%	MCLR+4.15%	MCLR+4.65%
CR5	MCLR+3.15%	MCLR+3.40%	MCLR+3.65%	MCLR+4.15%	MCLR+4.65%	MCLR+4.90%
CR6	MCLR+3.65%	MCLR+3.90%	MCLR+4.15%	MCLR+4.65%	MCLR+5.15%	MCLR+5.40%
CR7	MCLR+3.65%	MCLR+3.90%	MCLR+4.15%	MCLR+4.65%	MCLR+5.15%	MCLR+5.40%
CR8	MCLR+3.65%	MCLR+3.90%	MCLR+4.15%	MCLR+4.65%	MCLR+5.15%	MCLR+5.40%

Master Table B

ADVANCE UP TO Rs. 5.00 CRORE (Excluding additional credit risk premium for term loans)

Internal rating	Rate of interest
CR1	MCLR+2.65%
CR2	MCLR+2.90%
CR3	MCLR+3.15%
CR4	MCLR+3.65%
CR5	MCLR+4.15%
CR6	MCLR+4.40%
CR7	MCLR+4.65%
CR8	MCLR+4.65%

Master Table C

ADDITIONAL CREDIT RISK PREMIUM FOR TERM LOANS:

Additional credit risk Premium for term loans over 1 year will be applicable over and above interest rates based on the period of advances at the time of sanction as follows:

Total Term of Loan (including moratorium/holiday period)	Revised
Loans with Tenor > 1 years but <= 3 years	0.10%
Term Period >3 years <= 5years	0.25%
Term Period > 5yrs but <= 10 years	0.50%
Term Period >10 yrs	1.00%

(The additional credit risk premium added for longer term loans should be mentioned in the sanction advice.)

S. 1 MSE ADVANCE less than 25 LACS (Including additional credit risk premium for term loans)

Particulars	Micro Enterprise	Small Enterprises
Advances Up to Rs. 50,000/=	MCLR + 0.40%	MCLR+ 0.40%
Advances above Rs 50000/= Up to Rs 2.00 lacs	MCLR + 0.90%	MCLR + 0.90%
Advances above Rs 2.00 lacs to less than Rs. 25.00 lacs	MCLR + 1.65%	MCLR + 1.90%

S. 2 MSE ADVANCE Rs. 25.00 LACS and above (Excluding additional credit risk premium for term loans)

Particulars	Micro Enterprise	Small Enterprises
Advance of Rs 25.00 Lacs to Rs.100.00 Lac	1% less than Master Table-B	0.75% less than Master Table-B
Advance above Rs.100Lacs to Up to Rs.5.00Crore	0.50% less than Master Table-B	0.25% less than Master Table-B
Advance of above Rs.5.00crore	1% less than Master Table -A	0.75% less than Master Table -A

Note:

- For advances above Rs 2.00 Lacs covered under CGTMSE, rate of interest applicable will be 0.50% more than the usual rate.
- Rate of interest under sub-table S-1 and S-2 is not applicable for trade accounts.

Updated as on 20.06.2016 (rate of interest is subject to revision from time to time)