

CARD RATES FOR ADVANCES

1. For Non-MSME Borrowers

Table A: Spread for Exposure up to ₹ 50.00 lakh

| Amount Category | Up to ₹ 50,000 | > ₹ 50,000 up to ₹ 2.00 Lakh | > ₹ 2.00 Lakh up to ₹ 50.00 Lakh |
|-----------------|----------------|------------------------------|----------------------------------|
| Spread | 1.55% | 1.80% | 2.80% |

Table B: Spread for Exposure above ₹ 50.00 lakh and up to ₹ 5.00 Crore

| Internal Rating (IR) | Spread | |
|----------------------|-----------------------------|--|
| | > ₹ 50 Lakh up to ₹ 5 Crore | |
| CR1 | 3.00% | |
| CR2 | 3.45% | |
| CR3 | 4.00% | |
| CR4 | 4.65% | |
| CR5 | 6.70% | |
| CR6 | 7.60% | |
| CR7 | 8.00% | |
| CR8-CR10 | 8.30% | |

Table C: Spread for Non-MSME Exposure above ₹ 5.00 Crore

| INTERNAL RATING (IR) | Spread | | | | | | | | |
|----------------------|------------------------------|-------------------------------|--------------|-------|-------|-------|------------|-------|---------|
| | > ₹ 5 Crore up to ₹ 25 Crore | > ₹ 25 Crore up to ₹ 50 Crore | > ₹ 50 Crore | | | | | | Unrated |
| | | | AAA | AA | A | BBB | BB & Below | | |
| | | | A1+ | A1 | A2 | A3 | | | |
| UBC 1 | 1.05% | 1.05% | 0.30% | 0.55% | 0.80% | 1.25% | 2.50% | 1.45% | |
| UBC2 | 1.30% | 1.30% | 0.35% | 0.65% | 0.90% | 1.35% | 2.65% | 1.55% | |
| UBC 3 | 1.75% | 2.25% | 0.45% | 0.85% | 1.25% | 1.70% | 3.00% | 1.90% | |
| UBC 4 | 2.75% | 2.75% | 0.50% | 1.10% | 1.75% | 2.20% | 3.45% | 2.40% | |
| UBC 5 | 4.65% | 4.65% | 2.20% | 2.45% | 2.70% | 3.15% | 4.40% | 3.35% | |
| UBC 6 | 5.50% | 5.50% | 2.90% | 3.10% | 3.40% | 3.85% | 5.05% | 4.05% | |
| UBC 7 | 5.60% | 5.60% | 3.00% | 3.20% | 3.50% | 3.95% | 5.15% | 4.15% | |
| UBC 8 to UBC 10 | 5.70% | 5.70% | 3.10% | 3.30% | 3.60% | 4.05% | 5.25% | 4.25% | |

Table D: Additional Credit Risk Premium for Term Loans

Additional credit risk premium for Term Loans over 1 year will be applicable over and above card rate for loans above ₹ 25.00 lakh for Non-MSMEs based on the period of advances at the time of sanction. The additional credit risk premium is as follows:

| Additional Credit Risk Premium | | | | |
|--|---|--|---|----------------------------|
| Total Term of Loan (Incl. Moratorium) | Greater than 1 yr & upto 3 yrs | Greater than 3 yrs & upto 5 yrs | Greater than 5 yrs & upto 10 yrs | Greater than 10 yrs |
| Additional Credit Risk Premium | 0.10% | 0.25% | 0.50% | 1.00% |

- The additional credit risk premium added to longer term loans should be mentioned in the sanction advice.
- For Commercial Real Estate exposure (other than CRE-RH) a risk premium of 50 bps shall be added (both in case of Working capital and Term Loan Facility) irrespective of credit exposure and in addition to the above additional credit risk premium rates.

Table E: Collateral Based Concession

The details of collateral-based concession are as follows:

| Collateral Coverage in terms of Land /Building and Liquid Assets of Loan Accounts | | | | |
|--|----------------------|--------------------------|---------------------------|-----------------------|
| Collateral Coverage | Less Than 50% | 50% to below 100% | 100% to below 150% | 150% and above |
| Discount to be given | 0.00 | 0.10% | 0.25% | 0.50% |

- i. The card rates shall be arrived after considering the concession detailed in table E. Any further concession over and above the card rates (including collateral based concession) shall be as per the delegation defined in extant policy on delegation of loaning powers.

2. For MSME Borrowers classified as Corporate.

Table A: Spread for exposure up to ₹ 50.00 Lakh

| Amount Category | Up to ₹ 50,000 | > ₹ 50,000 up to ₹ 2.00 Lakh | > ₹ 2.00 Lakh up to ₹ 10.00 Lakh | > ₹ 10.00 Lakh up to ₹ 50.00 Lakh |
|-----------------|----------------|------------------------------|----------------------------------|-----------------------------------|
| Spread | 1.50% | 1.75% | 2.75% | 2.25% |

Table B: Spread for Exposure above ₹ 50.00 lakh and up to ₹ 5.00 Crore

| Internal Rating (IR) | Spread |
|----------------------|--------|
| CR1 | 0.50% |
| CR2 | 0.75% |
| CR3 | 1.75% |
| CR4 | 2.00% |
| CR5 | 3.50% |
| CR6 | 6.85% |
| CR7 | 6.95% |
| CR8 to CR10 | 7.05% |

Table C: Spread for MSME Exposure above ₹ 5.00 Crore

| INTERNAL RATING (IR) | Spread | | | | | | | |
|----------------------|------------------------------|-------------------------------|--------------|----------|---------|-----------|------------|---------|
| | > ₹ 5 Crore up to ₹ 25 Crore | > ₹ 25 Crore up to ₹ 50 Crore | > ₹ 50 Crore | | | | | |
| | | | AAA A1+ | AA A1 | A A2 | BBB A3 | BB & Below | Unrated |
| UBC 1 | 1.30% | 1.30% | 0.55% | 0.80% | 1.05% | 1.50% | 2.80% | 1.70% |
| UBC2 | 1.55% | 1.55% | 0.60% | 0.90% | 1.20% | 1.65% | 2.95% | 1.85% |
| UBC 3 | 2.00% | 2.00% | 0.70% | 1.10% | 1.50% | 1.95% | 3.25% | 2.15% |
| UBC 4 | 3.00% | 3.00% | 0.75% | 1.35% | 2.00% | 2.45% | 3.70% | 2.65% |
| UBC 5 | 4.90% | 4.90% | 2.45% | 2.70% | 2.95% | 3.40% | 4.65% | 3.60% |
| UBC 6 | 5.75% | 5.75% | 3.15% | 3.35% | 3.65% | 4.10% | 5.30% | 4.30% |
| UBC 7 | 5.85% | 5.85% | 3.25% | 3.45% | 3.75% | 4.20% | 5.40% | 4.40% |
| UBC 8 to UBC 10 | 5.95% | 5.95% | 3.35% | 3.55% | 3.85% | 4.30% | 5.50% | 4.50% |

Table D: Additional Credit Risk Premium for Term Loans

Additional credit risk premium for Term Loans over 1 year will be applicable over and above card rate for loans above ₹ 25.00 lakh for MSMEs based on the period of advances at the time of sanction. The additional credit risk premium is as follows:

| Additional Credit Risk Premium | | | | |
|--|---|--|---|----------------------------|
| Total Term of Loan (Incl. Moratorium) | Greater than 1 yr & upto 3 yrs | Greater than 3 yrs & upto 5 yrs | Greater than 5 yrs & upto 10 yrs | Greater than 10 yrs |
| Additional Credit Risk Premium | 0.10% | 0.25% | 0.50% | 1.00% |

- The additional credit risk premium added to longer term loans should be mentioned in the sanction advice.
- For Commercial Real Estate exposure (other than CRE-RH) a risk premium of 50 bps shall be added (both in case of Working capital and Term Loan Facility) irrespective of credit exposure and in addition to the above additional credit risk premium rates.

Table E: Collateral Based Concession

The details of collateral-based concession are as follows:

| Collateral Coverage in terms of Land /Building and Liquid Assets of Loan Accounts | | | | |
|--|----------------------|--------------------------|---------------------------|-----------------------|
| Collateral Coverage | Less Than 50% | 50% to below 100% | 100% to below 150% | 150% and above |
| Discount to be given | 0.00 | 0.10% | 0.25% | 0.50% |

- i. The card rates shall be arrived after considering the concession detailed in table E. Any further concession over and above the card rates (including collateral based concession) shall be as per the delegation defined in extant policy on delegation of loaning powers.

3. Other matters:

No additional rate of interest over and above applicable rate of interest is to be charged to loan accounts for accounts covered under CGTMSE. However, the total guarantee fee including ASF/AGF in all CGTMSE covered accounts will be borne by the borrower fully, unless otherwise specified for accounts covered under CGTMSE.