

ANNEXURE-IV

Rate of interest for all accounts having first disbursement/renewed on or after 30/05/2020 under Medium Enterprises category:

For Working Capital facilities (CC/OD/DL):

| Internal Rating | Repo | External Rating AAA | | External rating AA | | External rating A | | External rating BBB or unrated exposure up to Rs.5 cr | | External rating below BBB or unrated exposure above Rs.5 cr | |
|-----------------|-------------|---------------------|----------------|--------------------|----------------|-------------------|----------------|---|----------------|---|----------------|
| | | Spread | Effective rate | Spread | Effective rate | Spread | Effective rate | Spread | Effective Rate | Spread | Effective Rate |
| CBI-1 | 4.00 | 3.10 | 7.10 | 3.40 | 7.40 | 3.55 | 7.55 | 3.70 | 7.70 | 3.90 | 7.90 |
| CBI-2 | 4.00 | 3.45 | 7.45 | 3.75 | 7.75 | 3.90 | 7.90 | 4.05 | 8.05 | 4.25 | 8.25 |
| CBI-3 | 4.00 | 3.75 | 7.75 | 4.05 | 8.05 | 4.30 | 8.20 | 4.35 | 8.35 | 4.55 | 8.55 |
| CBI-4 | 4.00 | 4.25 | 8.25 | 4.60 | 8.60 | 4.75 | 8.75 | 4.90 | 8.90 | 5.05 | 9.05 |
| CBI-5 | 4.00 | 4.65 | 8.65 | 5.00 | 9.00 | 5.15 | 9.15 | 5.30 | 9.30 | 5.45 | 9.45 |
| CBI-6 | 4.00 | 5.25 | 9.25 | 5.60 | 9.60 | 5.75 | 9.75 | 5.90 | 9.90 | 6.05 | 10.05 |
| CBI-7 | 4.00 | 7.95 | 11.95 | 8.25 | 12.25 | 8.25 | 12.25 | 8.30 | 12.30 | 8.35 | 12.35 |
| CBI-8 | 4.00 | 8.45 | 12.45 | 8.75 | 12.75 | 8.75 | 12.75 | 8.80 | 12.80 | 8.85 | 12.85 |
| CBI-9 | 4.00 | 8.70 | 12.70 | 9.00 | 13.00 | 9.00 | 13.00 | 9.05 | 13.05 | 9.10 | 13.10 |
| CBI-10 | 4.00 | 8.95 | 12.95 | 9.25 | 13.25 | 9.25 | 13.25 | 9.30 | 13.30 | 9.35 | 13.35 |

The following additional tenor premium will be applicable for all Term Loans:

| Term period | Tenor premium |
|---------------------------------------|---------------|
| For loans up to 3 years | NIL |
| For loans > 3 years and up to 5 years | 0.20% |
| For loans > 5 years and up to 7 years | 0.30% |
| For loans > 7 years | 0.50% |