

ANNEXURE-III

Rate of interest for all existing accounts as on 29/05/2020 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	3.25	7.25	3.35	7.35	3.45	7.45	3.60	7.60
CBI-2	4.00	3.45	7.45	3.60	7.60	3.70	7.70	3.80	7.80	3.95	7.95
CBI-3	4.00	3.75	7.75	3.90	7.90	4.00	8.00	4.10	8.10	4.25	8.25
CBI-4	4.00	4.25	8.25	4.40	8.40	4.50	8.50	4.60	8.60	4.75	8.75
CBI-5	4.00	4.65	8.65	4.80	8.80	4.90	8.90	5.00	9.00	5.15	9.15
CBI-6	4.00	5.25	9.25	5.40	9.40	5.50	9.50	5.60	9.60	5.75	9.75
CBI-7	4.00	7.95	11.95	7.95	11.95	7.95	11.95	7.95	11.95	7.95	11.95
CBI-8	4.00	8.45	12.45	8.45	12.45	8.45	12.45	8.45	12.45	8.45	12.45
CBI-9	4.00	8.70	12.70	8.70	12.70	8.70	12.70	8.70	12.70	8.70	12.70
CBI-10	4.00	8.95	12.95	8.95	12.95	8.95	12.95	8.95	12.95	8.95	12.95

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%