

ANNEXURE-II

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

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

Applicable Rates			
Category	Repo rate	Spread	Effective ROI
For Loan up to Rs.10.00 lakh	4.00%	3.80%	7.80%
For loans above Rs.10.00 lakh and up to Rs.1 cr	4.00%	4.35%	8.35%

For loans above Rs.1 cr:

Applicable Rates				
Category	Internal rating	Repo rate	Spread	Effective ROI
Loans above Rs. 1 cr (Based on internal rating of the borrower)	CBI-1	4.00%	4.55%	8.55%
	CBI-2	4.00%	4.65%	8.65%
	CBI-3	4.00%	4.75%	8.75%
	CBI-4	4.00%	4.90%	8.90%
	CBI-5	4.00%	5.00%	9.00%
	CBI-6	4.00%	5.10%	9.10%
	CBI-7	4.00%	6.25%	10.25%
	CBI-8	4.00%	6.80%	10.80%
	CBI-9	4.00%	7.55%	11.55%
	CBI-10	4.00%	8.10%	12.10%

Rate of interest for Cent Trade (Business) and Cent Mortgage (Business) loans irrespective of amount of exposure as given below:

Applicable Rate of Interest			
Scheme	Repo rate	Spread	Effective ROI
Cent-Mortgage (Business)	4.00%	5.40%	9.40%
Cent-Trade (Business)	4.00%	5.40%	9.40%

FOR TERM LOANS (including TL under Cent Mortgage-Business): Term loans sanctioned will attract **additional tenor premium** over and above the RBLR indicated above:

Term period (incl. moratorium)	Tenor premium
For term loans up to 3 years	Nil
> 3 years to 5 years	0.20%
> 5 years to 7 years	0.30%
> 7 years	0.50%