

## ANNEXURE-I

**Rate of interest for all existing accounts W.E.F 30/05/2020 under MSE category:**

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

<b>Applicable Rates</b>			
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:**

<b>Applicable Rates</b>				
Category	Internal rating	Repo rate	Spread	Effective ROI
<b>Loans above Rs. 1 cr</b> (Based on internal rating of the borrower)	CBI-1	4.00%	4.35%	8.35%
	CBI-2	4.00%	4.45%	8.45%
	CBI-3	4.00%	4.55%	8.55%
	CBI-4	4.00%	4.65%	8.65%
	CBI-5	4.00%	4.75%	8.75%
	CBI-6	4.00%	4.85%	8.85%
	CBI-7	4.00%	5.95%	9.95%
	CBI-8	4.00%	6.50%	10.50%
	CBI-9	4.00%	7.25%	11.25%
	CBI-10	4.00%	7.80%	11.80%

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

<b>Applicable Rate of Interest</b>			
Scheme	Repo rate	Spread	Effective ROI
Cent-Mortgage (Business)	4.00%	5.10%	9.10%
Cent-Trade (Business)	4.00%	5.10%	9.10%

**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%