

CO: MSME Department

Applicable for Fresh sanction of Loans & for Working capital accounts at the time of Renewal of limits.

REPO RATE LINKED MSME LOAN PRODUCTS

- 1. All MSME Loans with Exposure up to Rs. 100.00 lakh (Accounts for which ICON rating is not mandatory)**

Limits	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
Up-to Rs. 2 Lakh	5.50%	2.70%	0.95%	0.65%	4.30%	9.80%
Above Rs. 2 Lakh & upto Rs.10.00 Lakh	5.50%	2.70%	0.95%	1.30%	4.95%	10.45%
Above Rs. 10 Lakh & less than Rs. 100 Lakh (for accounts where immovable / liquid security coverage is less than 100%)	5.50%	2.70%	0.95%	1.70%	5.35%	10.85%
Above Rs. 10 Lakh & less than Rs. 100 Lakh (for accounts where immovable / liquid security coverage is 100% or above)	5.50%	2.70%	0.95%	0.70%	4.35%	9.85%
In respect of MSE SLPs less than Rs.100 Lakh, the above rate or rate as per the respective structured product, whichever is less, is applicable						
Mudra Manufacturing / Services / Traders – Upto Rs.2.00 lakhs	5.50%	2.70%	0.95%	0.65%	4.30%	9.80%
Mudra Manufacturing / Services / Traders – Above Rs.2.00 and up to Rs.10.00 lakhs	5.50%	2.70%	0.95%	1.30%	4.95%	10.45%
MUDRA Tarun Plus – Above 10.00 lakhs	5.50%	2.70%	0.95%	1.10%	4.75%	10.25%

CO: MSME Department

and up to Rs.
20.00 lakhs

Note: In case of loans sanctioned under any SLP scheme (below 100 lakh), ROI as per SLP scheme can be extended provided the accounts are rated under ICON Model. Applicable ROI will be based on combined Rating Grade.

2. General MSME Loans with CGTMSE cover – Exposure of Rs.100.00 Lakh and above.

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	0.40%	1.75%	4.85%	10.35%
AA+	5.50%	2.70%	0.45%	1.95%	5.10%	10.60%
AA	5.50%	2.70%	0.50%	2.15%	5.35%	10.85%
A	5.50%	2.70%	0.55%	2.60%	5.85%	11.35%
BBB	5.50%	2.70%	0.80%	2.85%	6.35%	11.85%
BB and below & Unrated Accounts*	5.50%	2.70%	1.30%	2.95%	6.95%	12.45%

* Accounts which are eligible for ICON rating (Rs. 100 Lakh & above) but kept unrated

3. General MSME Loans - Exposure of Rs. 100.00 Lakh & above and up to Rs.5.00 Crore

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	0.75%	1.50%	4.95%	10.45%
AA+	5.50%	2.70%	0.85%	1.65%	5.20%	10.70%
AA	5.50%	2.70%	0.95%	1.95%	5.60%	11.10%
A	5.50%	2.70%	1.45%	2.00%	6.15%	11.65%
BBB	5.50%	2.70%	2.00%	2.00%	6.70%	12.20%
BB and below & Unrated Accounts*	5.50%	2.70%	3.05%	3.65%	9.40%	14.90%

4. General MSME Loans - Exposure Over Rs. 5.00 Crore

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	0.25%	1.30%	4.25%	9.75%
AA+	5.50%	2.70%	0.30%	1.40%	4.40%	9.90%
AA	5.50%	2.70%	0.60%	1.40%	4.70%	10.20%
A	5.50%	2.70%	1.85%	1.40%	5.95%	11.45%
BBB	5.50%	2.70%	2.35%	1.40%	6.45%	11.95%
BB and below & Unrated Accounts*	5.50%	2.70%	4.05%	2.35%	9.10%	14.60%

CO: MSME Department
5. IND SME Secure:

A) Applicable ROI for accounts where security coverage by way of Liquid Security/Immovable property is 100% or more.

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	0.00%	0.50%	3.20%	8.70%
AA+	5.50%	2.70%	0.10%	0.50%	3.30%	8.80%
AA	5.50%	2.70%	0.20%	0.50%	3.40%	8.90%
A	5.50%	2.70%	0.70%	0.50%	3.90%	9.40%
BBB	5.50%	2.70%	1.20%	0.50%	4.40%	9.90%
BB and below & Unrated Accounts*	5.50%	2.70%	2.85%	3.00%	8.55%	14.05%

B) Applicable ROI for accounts where security coverage by way of Liquid Security/Immovable property is 75% or more but less than 100%.

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	0.50%	0.50%	3.70%	9.20%
AA+	5.50%	2.70%	0.60%	0.50%	3.80%	9.30%
AA	5.50%	2.70%	0.70%	0.50%	3.90%	9.40%
A	5.50%	2.70%	1.20%	0.50%	4.40%	9.90%
BBB	5.50%	2.70%	1.70%	0.50%	4.90%	10.40%
BB and below & Unrated Accounts*	5.50%	2.70%	2.85%	3.00%	8.55%	14.05%

C) Applicable ROI for accounts where security coverage by way of Liquid Security/Immovable property is 50% or more but less than 75%.

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	1.00%	0.50%	4.20%	9.70%
AA+	5.50%	2.70%	1.10%	0.50%	4.30%	9.80%
AA	5.50%	2.70%	1.20%	0.50%	4.40%	9.90%
A	5.50%	2.70%	1.70%	0.50%	4.90%	10.40%
BBB	5.50%	2.70%	2.20%	0.50%	5.40%	10.90%
BB and below & Unrated Accounts*	5.50%	2.70%	2.85%	3.00%	8.55%	14.05%

***Accounts which are eligible for ICON rating (Rs. 100 Lakh & above) but kept unrated**

CO: MSME Department

6. IB Doctor Plus:

Part-I

For Accounts where security coverage by way of Liquid Security/Immovable property is 100% or more

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	0.00%	0.50%	3.20%	8.70%
AA+	5.50%	2.70%	0.10%	0.50%	3.30%	8.80%
AA	5.50%	2.70%	0.20%	0.50%	3.40%	8.90%
A	5.50%	2.70%	0.70%	0.50%	3.90%	9.40%
BBB	5.50%	2.70%	1.20%	0.50%	4.40%	9.90%
BB and below & Unrated Accounts*	5.50%	2.70%	2.85%	3.00%	8.55%	14.05%

* Accounts which are eligible for ICON rating (Rs. 100 Lakh & above) but kept unrated

Part –II

For Accounts where security coverage by way of Liquid Security/Immovable property is less than 100%

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	0.75%	0.75%	4.20%	9.70%
AA+	5.50%	2.70%	0.85%	0.80%	4.35%	9.85%
AA	5.50%	2.70%	0.95%	0.85%	4.50%	10.00%
A	5.50%	2.70%	1.45%	0.90%	5.05%	10.55%
BBB	5.50%	2.70%	2.00%	1.00%	5.70%	11.20%
BB and below & Unrated Accounts*	5.50%	2.70%	3.05%	2.80%	8.55%	14.05%

* Accounts which are eligible for ICON rating (Rs. 100 Lakh & above) but kept unrated

7. IB My Own Shop:

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	0.00%	0.50%	3.20%	8.70%
AA+	5.50%	2.70%	0.10%	0.50%	3.30%	8.80%
AA	5.50%	2.70%	0.20%	0.50%	3.40%	8.90%
A	5.50%	2.70%	0.70%	0.50%	3.90%	9.40%
BBB	5.50%	2.70%	1.20%	0.50%	4.40%	9.90%
BB and below & Unrated Accounts*	5.50%	2.70%	3.05%	3.30%	9.05%	14.55%

* Accounts which are eligible for ICON rating (Rs. 100 Lakh & above) but kept unrated

CO: MSME Department
8. IB Contractors:

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	0.00%	0.50%	3.20%	8.70%
AA+	5.50%	2.70%	0.10%	0.50%	3.30%	8.80%
AA	5.50%	2.70%	0.20%	0.50%	3.40%	8.90%
A	5.50%	2.70%	0.70%	0.50%	3.90%	9.40%
BBB	5.50%	2.70%	1.20%	0.50%	4.40%	9.90%
BB and below & Unrated Accounts*	5.50%	2.70%	3.05%	3.30%	9.05%	14.55%

* Accounts which are eligible for ICON rating (Rs. 100 Lakh & above) but kept unrated

9. IB Trade Well Scheme :

A) Applicable ROI for accounts where security coverage by way of Liquid Security/Immovable property is 100% or more.

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	0.00%	0.50%	3.20%	8.70%
AA+	5.50%	2.70%	0.10%	0.50%	3.30%	8.80%
AA	5.50%	2.70%	0.20%	0.50%	3.40%	8.90%
A	5.50%	2.70%	0.70%	0.50%	3.90%	9.40%
BBB	5.50%	2.70%	1.20%	0.50%	4.40%	9.90%
BB and below & Unrated Accounts*	5.50%	2.70%	3.05%	3.30%	9.05%	14.55%

B) Applicable ROI for accounts where security coverage by way of Liquid Security/Immovable property is 75% or more but less than 100%.

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	0.50%	0.50%	3.70%	9.20%
AA+	5.50%	2.70%	0.60%	0.50%	3.80%	9.30%
AA	5.50%	2.70%	0.70%	0.50%	3.90%	9.40%
A	5.50%	2.70%	1.20%	0.50%	4.40%	9.90%
BBB	5.50%	2.70%	1.70%	0.50%	4.90%	10.40%
BB and below & Unrated Accounts*	5.50%	2.70%	3.05%	3.30%	9.05%	14.55%

C) Applicable ROI for accounts where security coverage by way of Liquid Security/Immovable property is 50% or more but less than 75%.

CO: MSME Department

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	1.00%	0.50%	4.20%	9.70%
AA+	5.50%	2.70%	1.10%	0.50%	4.30%	9.80%
AA	5.50%	2.70%	1.20%	0.50%	4.40%	9.90%
A	5.50%	2.70%	1.70%	0.50%	4.90%	10.40%
BBB	5.50%	2.70%	2.20%	0.50%	5.40%	10.90%
BB and below & Unrated Accounts*	5.50%	2.70%	3.05%	3.30%	9.05%	14.55%

*Accounts which are eligible for ICON rating (Rs. 100 Lakh & above) but kept unrated

10. IND-MSME VEHICLE

Type of vehicle	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
L M V	5.50%	2.70%	0.95%	0.30%	3.95%	9.45%
H M V	5.50%	2.70%	0.95%	0.55%	4.20%	9.70%

For credit exposure Rs.100.00 lakhs and above ICON rating is mandatory and Combined Rating of 'A' should be ensured.

11. IND – SME E – Vahaan

Type of vehicle	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
2 / 3 wheeler	5.50%	2.70%	0.70%	0.40%	3.80%	9.30%
Four wheeler	5.50%	2.70%	0.65%	0.35%	3.70%	9.20%

12. IND – SME – EASE

Facility	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
With CGTMSE Coverage	5.50%	2.70%	0.95%	1.70%	5.35%	10.85%
With 100% Collateral Security Coverage	5.50%	2.70%	0.45%	1.20%	4.35%	9.85%

13. IND SURYA SHAKTI

Combined rating grade	REPO	Spread			Business Strategy Discount	Effective ROI
		Prime Spread	Other spread	Total Spread		
IB A & Above	5.50%	2.70%	0.00%	2.70%	0.20%	8.00%
BBB	5.50%	2.70%	0.30%	3.00%	0.00%	8.50%

CO: MSME Department
14. Corporate Loan to Medium Enterprises – Exposure above 5.00 Crore

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	1.40%	1.00%	5.10%	10.60%
AA+	5.50%	2.70%	1.60%	1.25%	5.55%	11.05%
AA	5.50%	2.70%	1.95%	1.45%	6.10%	11.60%
A	5.50%	2.70%	2.25%	1.65%	6.60%	12.10%
BBB	5.50%	2.70%	2.55%	1.85%	7.10%	12.60%
BB and below & Unrated Accounts*	5.50%	2.70%	4.20%	2.85%	9.75%	15.25%

Corporate Loan to Medium Enterprises - Exposure up to Rs.5.00 Crore

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	1.65%	1.25%	5.60%	11.10%
AA+	5.50%	2.70%	1.70%	1.45%	5.85%	11.35%
AA	5.50%	2.70%	2.00%	1.65%	6.35%	11.85%
A	5.50%	2.70%	2.30%	1.85%	6.85%	12.35%
BBB	5.50%	2.70%	2.60%	2.05%	7.35%	12.85%
BB and below & Unrated Accounts*	5.50%	2.70%	3.50%	3.85%	10.05%	15.55%

* Accounts which are eligible for ICON rating (Rs. 100 Lakh & above) but kept unrated

15. Jewel Loan to MSMEs

Category	REPO	Spread				Business Strategy Discount	Effective ROI
		Prime Spread	Credit Risk Premium	Business Strategy	Total Spread		
Jewel Loan to MSMEs Up to Rs 10.00 Lakhs	5.50%	2.70%	0.50%	0.00%	3.20%	0.00%	8.70%
Jewel Loan to MSMEs above 10 lakhs	5.50%	2.70%	0.80%	0.00%	3.50%	0.00%	9.00%

16. Working Capital Term Loan (WCTL)

Category	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
Micro & Small Enterprises	5.50%	2.70%	0.50%	0.50%	3.70%	9.20%
Medium Enterprises	5.50%	2.70%	0.50%	0.75%	3.95%	9.45%
Others (Small Business)	5.50%	2.70%	0.50%	1.00%	4.20%	9.70%

CO: MSME Department
17. Funded Interest Term Loan (FITL)

Category	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
Micro & Small Enterprises	5.50%	2.70%	0.50%	0.50%	3.70%	9.20%
Medium Enterprises	5.50%	2.70%	0.50%	0.75%	3.95%	9.45%
Others (Small Business)	5.50%	2.70%	0.50%	1.00%	4.20%	9.70%

18. WEAVERS MUDRA SCHEME: (Maximum Loan up to Rs 2.00 Lakhs)

Category	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
Weavers Mudra Scheme	5.50%	2.70%	0.95%	0.65%	4.30%	9.80%

19. MSME LAP

Term loan : For Exposure Rs.100.00 Lakhs and above

Combined Rating Grade	REPO Rate	Prime Spread	Risk Premium	Business Strategy	Total Spread	Effective ROI
AAA	5.50%	2.70%	0.00%	0.20%	2.90%	8.40%
AA+	5.50%	2.70%	0.10%	0.20%	3.00%	8.50%
AA	5.50%	2.70%	0.20%	0.20%	3.10%	8.60%
A	5.50%	2.70%	0.40%	0.20%	3.30%	8.80%
BBB	5.50%	2.70%	0.60%	0.20%	3.50%	9.00%

For Exposure less than Rs.100.00 Lakhs: ROI to be charged as applicable for IB BBB (Combined Rating Grade).

For OD –LAP accounts, additional ROI of 1% will be applicable over and above term loan rate of interest

20. IND Mortgage Scheme - MSME

constituti on of the borrower	loan amount	LTV on RSV	RE PO	Spread				Effecti ve ROI
				Prim e Spre ad	Risk Premi um	Busin ess Strate gy	Total Sprea d	
Professio nals, self-employed , Sole	up to Rs. 7.50 Cr	upto 40%	5.50 %	2.70 %	0.45%	0.45%	3.6 0%	9.10%
		41% to 50%	5.50 %	2.70 %	0.60%	0.55%	3.8 5%	9.35%

CO: MSME Department

Proprietorship concern, Firms and Companies	above Rs. 7.50 Cr	51% to 60%	5.50 %	2.70 %	0.85%	0.80%	4.35%	9.85%
		upto 40%	5.50 %	2.70 %	0.75%	0.65%	4.10%	9.60%
		41% to 50%	5.50 %	2.70 %	0.90%	0.75%	4.35%	9.85%
		51% to 60%	5.50 %	2.70 %	1.00%	1.15%	4.85%	10.35%
other constituents of the borrowers	up to Rs. 7.50 Cr	60%	5.50 %	2.70 %	1.20%	1.20%	5.10%	10.60%
	above Rs. 7.50 Cr		5.50 %	2.70 %	1.25%	1.65%	5.60%	11.10%

For OD –Mortgage accounts, additional ROI of 1% will be applicable over and above term loan rate of interest.

21. Biomass pellets Manufacturing units (Torried / Non torried) / suppliers of Biomass Pellets to NTPC for its various thermal Plants

Above Rs. 1.00 crore:

Combined rating Grade (Internal Rating)	Security coverage by EM properties/ Liquid securities/Credit Guarantee		
	100% and above	>=75% and less than 100%	>=50% and less than 75%
AAA	*Repo rate+ Prime Spread (2.70%)+ Business Strategy Premium (0.40%) i.e. 8.60% p.a.	Repo rate+ Prime Spread (2.70%)+ Business Strategy Premium (0.70%) i.e. 8.90% p.a.	Repo rate+ Prime Spread (2.70%)+ Business Strategy Premium (1.00%)i.e. 9.20 % p.a.
AA+	Repo rate+ Prime Spread (2.70%)+ Business Strategy Premium (0.50%) i.e. 8.70%p.a.	Repo rate+ Prime Spread (2.70%)+ Business Strategy Premium (0.80%)i.e. 9.00% p.a.	Repo rate+ Prime Spread (2.70%)+ Business Strategy Premium (1.10%)i.e. 9.30% p.a.
AA	Repo rate+ Prime Spread (2.70%) + Business Strategy Premium (0.60%) i.e. 8.80% p.a.	Repo rate+ Prime Spread (2.70%)+ Business Strategy Premium (0.90%)i.e. 9.10% p.a.	Repo rate+ Prime Spread (2.70%)+ Business Strategy Premium (1.20%) i.e. 9.40% p.a.
A	Repo rate+ Prime Spread (2.70%) + Business Strategy Premium (0.80%) i.e. 9.00% p.a.	Repo rate+ Prime Spread (2.70%)+ Business Strategy Premium (1.10%)i.e. 9.30% p.a.	Repo rate+ Prime Spread (2.70%)+ Business Strategy Premium (1.40%)i.e. 9.60% p.a.
BBB	Repo rate+ Prime Spread (2.70%) + Business Strategy Premium (1.05%) i.e. 9.25% p.a.	Repo rate+ Prime Spread (2.70%)+ Business Strategy Premium (1.35%)i.e. 9.55% p.a.	Repo rate+ Prime Spread (2.70%)+ Business Strategy Premium (1.65%)i.e. 9.85% p.a.

*REPO 5.50% at present

Finer Rate of Interest : Delegation - As per Discretionary Power Booklet

For exposure less than Rs.100.00 Lakhs: ROI to be charged as applicable for IB BBB (Combined Rating Grade).

CO: MSME Department

22. Commercial vehicle (CV) under tie up arrangements with various OEM's (Tata Motors, Ashok Leyland, Eicher etc.)

Category	REPO	Spread				Interest
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
If secured by 100% or More by way of immovable property	5.50%	2.70%	0.10%	0.20%	3.00%	8.50%
In other cases	5.50%	2.70%	0.20%	0.30%	3.20%	8.70%

23. IND MSME SAKHI

Category	REPO	Spread				Interest
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
Up to Rs 5.00 Lakhs	5.50%	2.70%	0.60%	0.30%	3.60%	9.10%

24. IND GST Advantage

Category	REPO	Spread				Interest
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
GST advantage	5.50%	2.70%	0.95%	1.70%	5.35%	10.85%

25. Pre-Approved Business Loan (Digital Product)

In case of Non-Individuals

CMR Rank	REPO	Spread			Interest
		Prime Spread	Other Spread	Total Spread	
CMR 1 & 2	5.50%	2.70%	1.80%	4.50%	10.00%
CMR 3 & 4	5.50%	2.70%	2.80%	5.50%	11.00%

In case of all Individuals & no CMR score for Non Individuals

CIBIL score	REPO	Spread			Interest
		Prime Spread	Other Spread	Total Spread	
730 to 750	5.50%	2.70%	3.80%	6.50%	12.00%
751 to 800	5.50%	2.70%	2.80%	5.50%	11.00%
801 to 900	5.50%	2.70%	1.80%	4.50%	10.00%

CO: MSME Department
26. LAB Grown Diamond Scheme
A) Applicable ROI for accounts with exposure up to Rs. 25 Cr.

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	0.20%	0.10%	3.00%	8.50%
AA+	5.50%	2.70%	0.20%	0.10%	3.00%	8.50%
AA	5.50%	2.70%	0.20%	0.10%	3.00%	8.50%
A	5.50%	2.70%	0.20%	0.10%	3.00%	8.50%

B) Applicable ROI for accounts with exposure more than Rs. 25 Cr.

Combined rating grade	REPO	Spread				Effective ROI
		Prime Spread	Risk Premium	Business Strategy	Total Spread	
AAA	5.50%	2.70%	0.20%	0.35%	3.25%	8.75%
AA+	5.50%	2.70%	0.20%	0.35%	3.25%	8.75%
AA	5.50%	2.70%	0.20%	0.35%	3.25%	8.75%
A	5.50%	2.70%	0.20%	0.35%	3.25%	8.75%

27. Scheme on financing Manufacturers/ Suppliers/ Vendors of solar Panels & other ancillary products
A) Accounts having Immovable properties/ liquid securities/ Hybrid Security:

Rating	REPO	Spread			Interest
		Prime Spread	Other Spread	Total Spread	
A & Above	5.50%	2.70%	0.00%	2.70%	8.20%
BBB	5.50%	2.70%	0.30%	3.00%	8.50%

B) Accounts having CGTMSE coverage:

Rating	REPO	Spread			Interest
		Prime Spread	Other Spread	Total Spread	
A & Above	5.50%	2.70%	0.30%	3.00%	8.50%
BBB	5.50%	2.70%	0.55%	3.25%	8.75%

28. IND Health care
ROI for Medical Equipment / renovation

CO: MSME Department
a) Accounts having immovable properties/ liquid securities/ hybrid Security

Combined rating grade	REPO	Spread			Interest
		Prime Spread	Other Spread	Total Spread	
A & above	5.50%	2.70%	0.30%	3.00%	8.50%
BBB	5.50%	2.70%	0.50%	3.20%	8.70%

b) Accounts with CGTSME coverage

Combined rating grade	REPO	Spread			Interest
		Prime Spread	Other Spread	Total Spread	
A & above	5.50%	2.70%	0.50%	3.20%	8.70%
BBB	5.50%	2.70%	0.80%	3.50%	9.00%

c) ROI for Outright purchase / construction of building for setting up Diagnostic centres/ Nursing Homes/ other medical facilities

Combined rating grade	REPO	Spread			Interest
		Prime Spread	Other Spread	Total Spread	
A & above	5.50%	2.70%	0.60%	3.30%	8.80%
BBB	5.50%	2.70%	0.80%	3.50%	9.00%

29. IND Equipment & Wheels (CE/CV)
a) Accounts having immovable properties/ liquid securities/ hybrid Security

Combined rating grade	REPO	Spread			Interest
		Prime Spread	Other Spread	Total Spread	
A & above	5.50%	2.70%	0.30%	3.00%	8.50%
BBB	5.50%	2.70%	0.50%	3.20%	8.70%

b) Accounts with CGTSME coverage

Combined rating grade	REPO	Spread			Interest
		Prime Spread	Other Spread	Total Spread	
A & above	5.50%	2.70%	0.50%	3.20%	8.70%
BBB	5.50%	2.70%	0.80%	3.50%	9.00%

30. MSME GIFT
a) Accounts covered under hybrid Security with collateral coverage of 50% & above by way of immovable properties /liquid securities apart from Credit Guarantee Coverage

Combined rating grade	REPO	Spread			Interest
		Prime Spread	Other Spread	Total Spread	
A & above	5.50%	2.70%	1.70%	4.40%	9.90%
BBB	5.50%	2.70%	2.20%	4.90%	10.40%

CO: MSME Department

b) For all other cases

Combined rating grade	REPO	Spread			Interest
		Prime Spread	Other Spread	Total Spread	
A & above	5.50%	2.70%	2.30%	5.00%	10.50%
BBB	5.50%	2.70%	2.65%	5.35%	10.85%

31. MSME SPICE

a) Accounts covered under hybrid Security with collateral coverage of 50% & above by way of immovable properties /liquid securities apart from Credit Guarantee Coverage

Combined rating grade	REPO	Spread			Interest
		Prime Spread	Other Spread	Total Spread	
A & above	5.50%	2.70%	1.70%	4.40%	9.90%
BBB	5.50%	2.70%	2.20%	4.90%	10.40%

b) For all other cases

Combined rating grade	REPO	Spread			Interest
		Prime Spread	Other Spread	Total Spread	
A & above	5.50%	2.70%	2.30%	5.00%	10.50%
BBB	5.50%	2.70%	2.65%	5.35%	10.85%

32. MSME SHG Scheme

Repo linked Rate of Interest for MSME SHG/JLG Products

SHG Products	Repo linked
NRLM Upto Rs.3 lakhs	7%
NRLM (above Rs. 3 to Rs.5 lakhs)	Repo (5.50) + Spread (2.45) : 7.95%
NRLM (above Rs.5 lakhs)	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (2.35) : 11.50 %
Non NRLM (Irrespective of limit)	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (2.35) : 11.50 %

Other SHG Products	Repo linked
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CO: MSME Department

SHG SAKTHI (both NRLM & Non NRLM) (product available for loans above Rs.10 lakhs upto Rs.20 lakhs with CGTMSE cover)	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (1.55) : 10.70%
SHG- TNCCLS	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (3.55) : 12.70%
SHG- IVDP (Up to Rs. 10.00 Lakhs)	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (0.80) : 9.95%

SHGs in Andhra Pradesh & Telangana

SHG Products	Repo linked
NRLM scheme above 5 lakhs	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.75) : 8.95%
Non NRLM Scheme (Upto Rs.10.00 Lakhs)	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) : 9.15%
Non NRLM Scheme (Above Rs. 10.00 Lakhs upto Rs.20.00 Lakhs)	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.75) : 8.95%
SHG SHAKTI loans to SHGs in Andhra Pradesh & Telangana	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.75) : 8.95%

SHGs in Bihar

SHG Products	Repo linked
NRLM scheme (Rs.5.00 Lakhs to Rs.10.00 Lakhs)	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (0.80) : 9.95%
Non NRLM Scheme (Upto Rs.3.00 Lakhs)	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (0.55) : 9.70%
Non NRLM Scheme (Rs.3.00 Lakhs to Rs.10.00 Lakhs)	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (0.80) : 9.95%

SHG in the State of Kerala

SHG Products	Repo linked
NRLM scheme above 5 lakhs	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (1.05) : 10.20%
Non NRLM Scheme (Upto Rs.3.00 Lakhs)	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (0.80) : 9.95%
Non NRLM Scheme (Rs.3.00 Lakhs to Rs.5.00 Lakhs)	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (1.05) : 10.20 %
Non NRLM Scheme (above Rs.5.00 Lakhs)	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (1.05) : 10.20%

CO: MSME Department

Financing to Joint Liability Groups (JLGs)	
Products	Repo linked (Revised)
Term Loan & Working Capital	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (1.55) : 10.70%
Anugraha	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (2.30) : 11.45%

Financing to PLF / ALF in the state of Tamil Nadu	
Loan Limit	Repo linked (Revised)
Upto Rs 3.00 lakhs	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (1.30) : 10.45%
Above Rs.3.00 lakhs & upto Rs.10.00 lakhs	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (1.55) : 10.70%
Above 10.00 Lakhs below Rs. 100.00 lakhs	Repo (5.50) + Prime Spread (2.70) + Risk Premium (0.95) + Business Strategy (1.80) : 10.95%

33. IND MSME DIGI

A. ROI for Accounts with immovable / liquid security coverage of 100% & above:

Score Range	Ind Rating	Repo	Prime Spread	Risk Premium	Business Strategy	Total Spread	Effective ROI
>85	IND 1-3	5.50%	2.70%	0.35%	0.35%	3.40%	8.90%
>75 <=85	IND 4-6	5.50%	2.70%	0.60%	0.60%	3.90%	9.40%
>=65 <=75	IND 7-10	5.50%	2.70%	0.85%	0.85%	4.40%	9.90%

B. For all other cases (CGTMSE Coverage including Hybrid model)

Score Range	Ind Rating	Repo	Prime Spread	Risk Premium	Business Strategy	Total Spread	Effective ROI
>85	IND 1-3	5.50%	2.70%	0.90%	0.90%	4.50%	10.00%
>75 <=85	IND 4-6	5.50%	2.70%	1.15%	1.15%	5.00%	10.50%
>=65 <=75	IND 7-10	5.50%	2.70%	1.30%	1.35%	5.35%	10.85%

34. IND GST SAHAY

Total Score as per Inbuilt BRE Scoring Sheet	ROI (Presently Repo = 5.50%)
60-74	Repo + Prime Spread (2.70%) + Business Strategy Premium (2.30%) i.e. Presently 10.50%p.a.
75-90	Repo + Prime Spread (2.70%) + Business Strategy Premium (1.80%) i.e. Presently 10.00%p.a.
91-100	Repo + Prime Spread (2.70%) + Business Strategy Premium (1.30%) i.e. Presently 9.50%p.a.

**CO: MSME Department
FIXED RATE LOAN PRODUCT OF MSME**

1. IND PMVISWAKARMA

Details	Fixed ROI
IND PMVISWAKARMA	13.00% p.a. (Fixed)

Interest Rate Range of the Loans Contracted/Sanctioned during Sept'2025 Quarter:

Sl. No	Categories	Rate of Interest (%)		
		Minimum	Maximum	Weighted Mean**
1	MUDRA Loans	5.00%	10.45%	10.00%
2	OCC other than MUDRA	7.50%	12.20%^	9.77%
3	TL - Jewel Loan	7.80%	9.00%	8.06%
4	TL - Loan Against Deposit	3.80%	10.80%	7.38%
5	Other TLs - Non MUDRA	7.80%	12.20%^	8.94%

** Weighted Mean --> Weighted Average ROI under respective category: Sum Total of (Account wise Loan Balance * ROI) / Sum Total of Balance.

Note:

- The range of interest rates provide above is with respect to loans to individuals disbursed during Quarter 2 – FY: 2025-26
- It includes subsidy and government schemes
- ^^Additional +2% shall be applied for Ad-hoc sanctions