

**Annexure**  
**Rate of Interest – Micro, Small & Medium Enterprises (MSME)**  
**(For SyndUdoyg&SyndVyapar products)**

<b>MUDRA Loans:</b>				
Upto 1.00 lakh (For Both Working Capital and Term Loans)		<b>MCLR</b>		
Above Rs 1 lakh and uptoRs 10 lakh		<b>Up to &amp; inclusive of one year</b>	<b>Above one year</b>	
		MCLR+1.00%	MCLR+1.25%	
<b>Micro &amp; Small Enterprises:</b>				
<b>Credit Facilities</b>		<b>Up to &amp; inclusive of one year</b>	<b>Above one year</b>	
Up to Rs 50000/-		MCLR+0.50%	MCLR+0.75%	
Above Rs 50000/- & up to Rs 10 lakh		MCLR+1.00%	MCLR+1.25%	
<b>Credit Rating</b>	<b>Above Rs.10 lakh &amp; up to Rs 100 lakh</b>		<b>Above Rs 100 lakh</b>	
	<b>Up to &amp; inclusive of one year</b>	<b>Above one year</b>	<b>Up to &amp; inclusive of one year</b>	<b>Above one year</b>
<b>SYND 1</b>	MCLR+1.25%	MCLR+1.50%	MCLR+1.25%	MCLR+1.50%
<b>SYND 2</b>	MCLR+1.25%	MCLR+1.50%	MCLR+1.50%	MCLR+1.75%
<b>SYND 3</b>	MCLR+1.50%	MCLR+1.75%	MCLR+2.50%	MCLR+2.75%
<b>SYND 4</b>	MCLR+1.50%	MCLR+1.75%	MCLR+2.50%	MCLR+2.75%
<b>SYND 5</b>	MCLR+2.00%	MCLR+2.25%	MCLR+3.00%	MCLR+3.25%
<b>SYND 6</b>	MCLR+2.00%	MCLR+2.25%	MCLR+3.00%	MCLR+3.25%
<b>SYND 7 &amp; BELOW</b>	MCLR+2.50%	MCLR+2.75%	MCLR+3.50%	MCLR+3.75%

Note: 0.25% concession in rate of interest is available for loans above Rs 10 lakhs & up to Rs 100 lakhs.

**Medium Enterprises (irrespective of exposure):**

<b>Rating</b>	<b>Up to &amp; inclusive of one year</b>	<b>Above one year</b>
SYND 1	MCLR+1.50%	MCLR+1.75%
SYND 2	MCLR+2.00%	MCLR+2.25%
SYND 3	MCLR+2.75%	MCLR+3.00%
SYND 4	MCLR+3.00%	MCLR+3.25%
SYND 5	MCLR+3.25%	MCLR+3.50%
SYND 6	MCLR+3.50%	MCLR+3.75%
SYND 7 & BELOW	MCLR+3.75%	MCLR+4.00%

