

Interest Rates for Corporate

Master Table A

ADVANCE OF ABOVE Rs. 5.00 CRORE (Excluding additional credit risk premium for term loans)

Internal rating	External Rating					Unrated
	AAA	AA	A	BBB	BB & Below	
CR1	MCLR+1.90%	MCLR+2.15%	MCLR+2.40%	MCLR+2.90%	MCLR+3.15%	MCLR+3.90%
CR2	MCLR+2.15%	MCLR+2.40%	MCLR+2.65%	MCLR+3.15%	MCLR+3.65%	MCLR+4.15%
CR3	MCLR+2.40%	MCLR+2.65%	MCLR+2.90%	MCLR+3.40%	MCLR+3.90%	MCLR+4.40%
CR4	MCLR+2.65%	MCLR+2.90%	MCLR+3.15%	MCLR+3.65%	MCLR+4.15%	MCLR+4.65%
CR5	MCLR+3.15%	MCLR+3.40%	MCLR+3.65%	MCLR+4.15%	MCLR+4.65%	MCLR+4.90%
CR6	MCLR+3.65%	MCLR+3.90%	MCLR+4.15%	MCLR+4.65%	MCLR+5.15%	MCLR+5.40%
CR7	MCLR+3.65%	MCLR+3.90%	MCLR+4.15%	MCLR+4.65%	MCLR+5.15%	MCLR+5.40%
CR8	MCLR+3.65%	MCLR+3.90%	MCLR+4.15%	MCLR+4.65%	MCLR+5.15%	MCLR+5.40%

ADDITIONAL CREDIT RISK PREMIUM FOR TERM LOANS:

Additional credit risk Premium for term loans over 1 year will be applicable over and above interest rates based on the period of advances at the time of sanction as follows:

Total Term of Loan (including moratorium/holiday period)	Revised
Loans with Tenor > 1 years but <= 3 years	0.10%
Term Period >3 years <= 5years	0.25%
Term Period > 5yrs but <= 10 years	0.50%
Term Period >10 yrs	1.00%

INDUSTRY SPECIFIC ADVANCE OF ABOVE Rs. 5.00 CRORE

(Excluding additional credit risk premium for term loans)

S. No.	Industries	Rate of interest	
a.	NBFCs/Financial Institutions (Rs. 25 Lacs & above)	PSU/Government Bodies	1.50% less than Master Table -A
		Others	1.00% less than Master Table -A
b.	PSUs/Government Bodies (Other than NBFC/FIs, Infrastructure, CRE)	Central Government Guaranteed Loans	Investment Grade (CR 1-5) MCLR+1.65%
			Non-Investment grade below CR-5 MCLR +2.15%
		State Government Guaranteed Loans/ Direct claims on State government	Investment Grade (CR1-5) MCLR+1.90%
			Non-Investment grade below CR-5 MCLR +2.40%
		Central Government - Without Guarantee	1.25% less than Master Table -A
	State Government - Without Guarantee	1.00% less than Master Table -A	
c.	Infrastructure Advance	Build Phase	1.00% less than Master Table -A
		Operational Phase	1.50% less than Master Table -A
d.	Commercial Real Estate (other than CRE home loans)	0.50% above Master Table-A and Master Table-B (Also applicable for advance of Rs. 5.00 crore and below)	