



Fixed Rate Loan				
Loan with tenure upto 36 months				
Product	1 year MCLR	Spread over 1 year MCLR	Effective Interest Rate	Reset
Business Loan - SEP	8.90%	5.35% - 9.10%	14.25% - 18.00%	No Reset
Business Loan - SENP	8.90%	8.10% - 11.00%	17.00% - 20.00%	No Reset
Merchant Loan - TL	8.90%	6.10% - 9.30%	15.00% - 18.2%	No Reset

Loan with tenure more than 36 months	
Product	Effective Interest Rate
Business Loan - SEP	17.00% - 20.00%
Business Loan - SENP	14.25% - 18.00%
Merchant Loan - TL	15.00% - 18.2%

Floating Rate Loan			
Product	3 Month MCLR	Spread over 3 month MCLR	Effective Interest Rate
Overdraft	8.65%	3.00% - 5.00%	11.65% - 13.65%
Cash Credit	8.65%	3.00% - 4.00%	11.65% - 12.65%
Unsecured OD	8.65%	5.75%	14.40%
Quick OD	8.65%	9.25%	17.90%
Merchant Loan OD	8.65%	5.95% - 8.85%	14.60% - 17.50%
CGTMSE - CC	8.65%	4.00%	12.65%

Product	1 year MCLR	Spread over 3 month MCLR	Effective Interest Rate
Secured Term Loan	8.90%	3.45% - 5.00%	12.35% - 13.90%
CGTMSE - TL	8.90%	4.00%	12.90%