

Micro, Small & Medium Enterprises Strategic Business Unit

All the interest rates are linked to RBLR (floating) w.e.f 10.10.2019. The rate of interest will depend on the credit rating assigned based on the sales turnover. Borrowers having credit limit above Rs 10.00 lakhs, the applicable rating models are as under:

Sr. No.	Sales Turnover	Applicable Rating model
1	Up to Rs 1.00 crore	Score Card Model (SCBL)
2	Rs 1.00 crore and above but not exceeding Rs 5.00 crore	SBS Model
3	Rs 5.00 crore and above but not exceeding Rs 50.00 crore	SME Model
4	Rs 50.00 crore and above but not exceeding Rs 250.00 crore	MS Model
5	Rs 250.00 crore and above	HLC Model

* No credit rating is required for credit limit less than Rs 10.00 lakhs.