

Table- (i)

**Non-Trade: Working Capital & Term loans****a. Aggregate Limits :-> Rs. 500 crore**

Rating	MCLR 1-year	Spread		Effective Lending Rate (% p.a.)
		Existing	Revised	
SB-1	8.15%	2.00%	0.75%	8.90%
SB-2	8.15%	2.00%	0.75%	8.90%
SB-3	8.15%	2.50%	1.50%	9.65%
SB-4	8.15%	2.50%	1.50%	9.65%
SB-5	8.15%	2.50%	1.50%	9.65%
SB-6	8.15%	3.25%	3.75%	11.90%
SB-7	8.15%	3.25%	3.75%	11.90%
SB-8	8.15%	4.00%	4.75%	12.90%
SB-9	8.15%	4.10%	5.00%	13.15%
SB-10	8.15%	4.60%	5.50%	13.65%
SB-11	8.15%	6.60%	8.50%	16.65%
SB-12	8.15%	6.60%	8.50%	16.65%
SB-13	8.15%	6.60%	8.50%	16.65%
SB-14	8.15%	6.60%	8.50%	16.65%
SB-15	8.15%	6.60%	8.50%	16.65%

**b. Aggregate Limits :-> Rs. 100 crore to <= Rs 500 crore**

Rating	MCLR 1-year	Spread		Effective Lending Rate (% p.a.)
		Existing	Revised	
SB-1	8.15%	2.25%	1.50%	9.65%
SB-2	8.15%	2.25%	1.50%	9.65%
SB-3	8.15%	2.75%	2.25%	10.40%
SB-4	8.15%	2.75%	2.25%	10.40%
SB-5	8.15%	2.75%	2.25%	10.40%
SB-6	8.15%	3.50%	3.75%	11.90%
SB-7	8.15%	3.50%	3.75%	11.90%
SB-8	8.15%	4.25%	4.75%	12.90%
SB-9	8.15%	4.35%	5.00%	13.15%
SB-10	8.15%	4.85%	6.00%	14.15%
SB-11	8.15%	6.85%	8.50%	16.65%
SB-12	8.15%	6.85%	8.50%	16.65%
SB-13	8.15%	6.85%	8.50%	16.65%
SB-14	8.15%	6.85%	8.50%	16.65%
SB-15	8.15%	6.85%	8.50%	16.65%

**c. Aggregate Limits :-> Rs. 5 crore to <= Rs 100 crore**

Rating	MCLR 1-year	Spread		Effective Lending Rate (% p.a.)
		Existing	Revised	
SB-1	8.15%	2.50%	1.75%	9.90%
SB-2	8.15%	2.50%	1.75%	9.90%
SB-3	8.15%	3.00%	2.50%	10.65%
SB-4	8.15%	3.00%	2.50%	10.65%
SB-5	8.15%	3.00%	2.50%	10.65%
SB-6	8.15%	3.75%	4.00%	12.15%
SB-7	8.15%	3.75%	4.00%	12.15%
SB-8	8.15%	4.50%	4.75%	12.90%
SB-9	8.15%	4.60%	5.10%	13.25%
SB-10	8.15%	5.10%	5.60%	13.75%
SB-11	8.15%	7.10%	8.10%	16.25%
SB-12	8.15%	7.10%	8.10%	16.25%
SB-13	8.15%	7.10%	8.10%	16.25%
SB-14	8.15%	7.10%	8.10%	16.25%
SB-15	8.15%	7.10%	8.10%	16.25%

Table- (ii)

**Trade: Working Capital & Term loans****a. Aggregate Limits :-> Rs. 100 crore**

Rating	MCLR 1-year	Spread		Effective Lending Rate (% p.a.)
		Existing	Revised	
SB-1	8.15%	2.25%	1.50%	9.65%
SB-2	8.15%	2.25%	1.50%	9.65%
SB-3	8.15%	2.75%	2.25%	10.40%
SB-4	8.15%	2.75%	2.25%	10.40%
SB-5	8.15%	2.75%	2.25%	10.40%
SB-6	8.15%	3.50%	3.75%	11.90%
SB-7	8.15%	3.50%	3.75%	11.90%
SB-8	8.15%	4.25%	4.75%	12.90%
SB-9	8.15%	4.35%	5.00%	13.15%
SB-10	8.15%	4.85%	6.00%	14.15%
SB-11	8.15%	6.85%	8.50%	16.65%
SB-12	8.15%	6.85%	8.50%	16.65%
SB-13	8.15%	6.85%	8.50%	16.65%
SB-14	8.15%	6.85%	8.50%	16.65%
SB-15	8.15%	6.85%	8.50%	16.65%

**b. Aggregate Limits :-> Rs. 5 crore to <= Rs 100 crore**

Rating	MCLR 1-year	Spread		Effective Lending Rate (% p.a.)
		Existing	Revised	
SB-1	8.15%	2.50%	1.75%	9.90%
SB-2	8.15%	2.50%	1.75%	9.90%
SB-3	8.15%	3.00%	2.50%	10.65%
SB-4	8.15%	3.00%	2.50%	10.65%
SB-5	8.15%	3.00%	2.50%	10.65%
SB-6	8.15%	3.75%	4.00%	12.15%
SB-7	8.15%	3.75%	4.00%	12.15%
SB-8	8.15%	4.50%	4.75%	12.90%
SB-9	8.15%	4.60%	5.10%	13.25%
SB-10	8.15%	5.10%	5.60%	13.75%
SB-11	8.15%	7.10%	8.10%	16.25%
SB-12	8.15%	7.10%	8.10%	16.25%
SB-13	8.15%	7.10%	8.10%	16.25%
SB-14	8.15%	7.10%	8.10%	16.25%
SB-15	8.15%	7.10%	8.10%	16.25%

Table- (iii)

**Services: Working Capital & Term loans****a. Aggregate Limits :-> Rs. 100 crore**

Rating	MCLR 1-year	Spread		Effective Lending Rate (% p.a.)
		Existing	Revised	
SB-1	8.15%	2.25%	1.50%	9.65%
SB-2	8.15%	2.25%	1.50%	9.65%
SB-3	8.15%	2.75%	2.25%	10.40%
SB-4	8.15%	2.75%	2.25%	10.40%
SB-5	8.15%	2.75%	2.25%	10.40%
SB-6	8.15%	3.50%	3.75%	11.90%
SB-7	8.15%	3.50%	3.75%	11.90%
SB-8	8.15%	4.25%	4.75%	12.90%
SB-9	8.15%	4.35%	5.00%	13.15%
SB-10	8.15%	4.85%	6.00%	14.15%
SB-11	8.15%	6.85%	8.50%	16.65%
SB-12	8.15%	6.85%	8.50%	16.65%
SB-13	8.15%	6.85%	8.50%	16.65%
SB-14	8.15%	6.85%	8.50%	16.65%
SB-15	8.15%	6.85%	8.50%	16.65%

**b. Aggregate Limits :-> Rs. 5 crore to <= Rs 100 crore**

Rating	MCLR 1-year	Spread		Effective Lending Rate (% p.a.)
		Existing	Revised	
SB-1	8.15%	2.50%	1.75%	9.90%
SB-2	8.15%	2.50%	1.75%	9.90%
SB-3	8.15%	3.00%	2.50%	10.65%
SB-4	8.15%	3.00%	2.50%	10.65%
SB-5	8.15%	3.00%	2.50%	10.65%
SB-6	8.15%	3.75%	4.00%	12.15%
SB-7	8.15%	3.75%	4.00%	12.15%
SB-8	8.15%	4.50%	4.75%	12.90%
SB-9	8.15%	4.60%	5.10%	13.25%
SB-10	8.15%	5.10%	5.60%	13.75%
SB-11	8.15%	7.10%	8.10%	16.25%
SB-12	8.15%	7.10%	8.10%	16.25%
SB-13	8.15%	7.10%	8.10%	16.25%
SB-14	8.15%	7.10%	8.10%	16.25%
SB-15	8.15%	7.10%	8.10%	16.25%

**Table- (iv)**

**Project Finance: Working Capital & Term loans**

<b>Rating</b>	<b>MCLR 1-year</b>	<b>Spread</b>	<b>Effective Lending Rate (% p.a.)</b>
PF 1	8.15%	0.75%	8.90%
PF 2	8.15%	0.75%	8.90%
PF 3	8.15%	1.50%	9.65%
PF 4	8.15%	1.50%	9.65%
PF 5	8.15%	1.50%	9.65%
PF 6	8.15%	3.75%	11.90%
PF 7	8.15%	3.75%	11.90%
PF 8	8.15%	4.75%	12.90%
PF 9	8.15%	5.00%	13.15%
PF 10	8.15%	5.50%	13.65%
PF 11	8.15%	8.50%	16.65%
PF 12	8.15%	8.50%	16.65%
PF 13	8.15%	8.50%	16.65%
PF 14	8.15%	8.50%	16.65%
PF 15	8.15%	8.50%	16.65%
PF 16	8.15%	8.50%	16.65%

**Table- (v)**

**Construction: Working Capital & Term loans**

<b>Rating</b>	<b>MCLR 1-year</b>	<b>Spread</b>	<b>Effective Lending Rate (% p.a.)</b>
SB-1	8.15%	1.50%	9.65%
SB-2	8.15%	1.50%	9.65%
SB-3	8.15%	2.25%	10.40%
SB-4	8.15%	2.25%	10.40%
SB-5	8.15%	2.25%	10.40%
SB-6	8.15%	3.75%	11.90%
SB-7	8.15%	3.75%	11.90%
SB-8	8.15%	4.75%	12.90%
SB-9	8.15%	5.00%	13.15%
SB-10	8.15%	6.00%	14.15%
SB-11	8.15%	8.50%	16.65%
SB-12	8.15%	8.50%	16.65%
SB-13	8.15%	8.50%	16.65%
SB-14	8.15%	8.50%	16.65%
SB-15	8.15%	8.50%	16.65%

Table- (vi)

ECR Linked

## a) CC Facility for Other than NBFC

Rating	MCLR 1-year	Spread		Effective Lending Rate (% p.a.)
		Existing	Revised	
AAA	8.15%	0.25%	0.10%	8.25%
AA+	8.15%	0.35%	0.15%	8.30%
AA	8.15%	0.35%	0.15%	8.30%
AA-	8.15%	0.35%	0.15%	8.30%
A+	8.15%	1.25%	0.75%	8.90%
A	8.15%	1.25%	0.85%	9.00%
A-	8.15%	1.50%	0.95%	9.10%
BBB+	8.15%	2.00%	2.00%	10.15%
BBB	8.15%	2.00%	2.00%	10.15%
BBB-	8.15%	2.75%	2.75%	10.90%

## b) CC Facility for NBFC

Rating	MCLR 1-year	Spread		Effective Lending Rate (% p.a.)
		Existing	Revised	
AAA	8.15%	0.35%	0.20%	8.35%
AA+	8.15%	0.45%	0.25%	8.40%
AA	8.15%	0.45%	0.25%	8.40%
AA-	8.15%	0.45%	0.25%	8.40%
A+	8.15%	1.50%	1.00%	9.15%
A	8.15%	1.50%	1.10%	9.25%
A-	8.15%	1.75%	1.20%	9.35%
BBB+	8.15%	2.50%	2.50%	10.65%
BBB	8.15%	2.50%	2.50%	10.65%
BBB-	8.15%	3.00%	3.00%	11.15%

**Table- (vi)**

**a) WCDL Facility for Other than NBFC:**

Rating	MCLR 1-year	Spread		Effective Lending Rate (% p.a.)
		Existing	Revised	
AAA	8.15%	0.00%	0.00%	8.15%
AA+	8.15%	0.10%	0.00%	8.15%
AA	8.15%	0.10%	0.00%	8.15%
AA-	8.15%	0.10%	0.10%	8.25%
A+	8.15%	0.60%	0.25%	8.40%
A	8.15%	0.60%	0.35%	8.50%
A-	8.15%	0.80%	0.50%	8.65%
BBB+	8.15%	1.10%	1.25%	9.40%
BBB	8.15%	1.10%	1.25%	9.40%
BBB-	8.15%	1.60%	1.75%	9.90%

**b) WCDL Facility for NBFC**

Rating	MCLR 1-year	Spread		Effective Lending Rate (% p.a.)
		Existing	Revised	
AAA	8.15%	0.15%	0.05%	8.20%
AA+	8.15%	0.25%	0.10%	8.25%
AA	8.15%	0.25%	0.10%	8.25%
AA-	8.15%	0.25%	0.20%	8.35%
A+	8.15%	0.75%	0.40%	8.55%
A	8.15%	0.75%	0.50%	8.65%
A-	8.15%	0.95%	0.65%	8.80%
BBB+	8.15%	1.25%	1.40%	9.55%
BBB	8.15%	1.25%	1.40%	9.55%
BBB-	8.15%	1.75%	1.90%	10.05%

The same spread is applicable for other tenors of WCDL i.e 1 month, 3 months and 6 months.

**Table- (vii)**

**Aggregate Limits : >Rs. 50 Lacs to <= Rs 5 crore:  
Working Capital & Term loans**

Rating	MCLR 1-year	Spread		Effective Lending Rate (% p.a.)
		Existing	Revised	
SB-1	8.15%	2.50%	1.50%	9.65%
SB-2	8.15%	2.50%	1.50%	9.65%
SB-3	8.15%	3.00%	2.50%	10.65%
SB-4	8.15%	3.00%	2.50%	10.65%
SB-5	8.15%	3.00%	2.50%	10.65%
SB-6	8.15%	3.75%	4.00%	12.15%
SB-7	8.15%	3.75%	4.00%	12.15%
SB-8	8.15%	4.50%	4.75%	12.90%
SB-9	8.15%	4.60%	5.10%	13.25%
SB-10	8.15%	5.10%	5.60%	13.75%
SB-11	8.15%	7.10%	8.10%	16.25%
SB-12	8.15%	7.10%	8.10%	16.25%
SB-13	8.15%	7.10%	8.10%	16.25%
SB-14	8.15%	7.10%	8.10%	16.25%
SB-15	8.15%	7.10%	8.10%	16.25%

**Table- (viii)**

**Aggregate Limits : Rs. 25 Lacs to <= Rs 50 Lacs:  
Working Capital & Term loans**

Rating	MCLR 1-year	Spread		Effective Lending Rate (% p.a.)
		Existing	Revised	
SB-1	8.15%	2.50%	2.00%	10.15%
SB-2	8.15%	2.50%	2.00%	10.15%
SB-3	8.15%	3.00%	2.75%	10.90%
SB-4	8.15%	3.00%	2.75%	10.90%
SB-5	8.15%	3.00%	2.75%	10.90%
SB-6	8.15%	3.75%	4.00%	12.15%
SB-7	8.15%	3.75%	4.00%	12.15%
SB-8	8.15%	4.50%	4.75%	12.90%
SB-9	8.15%	4.60%	5.10%	13.25%
SB-10	8.15%	5.10%	5.60%	13.75%
SB-11	8.15%	7.10%	8.10%	16.25%
SB-12	8.15%	7.10%	8.10%	16.25%
SB-13	8.15%	7.10%	8.10%	16.25%
SB-14	8.15%	7.10%	8.10%	16.25%
SB-15	8.15%	7.10%	8.10%	16.25%



**Table- (ix)**

- a. Aggregate Limits :<= Rs 50 Lacs, for borrowers where scoring models are in place : Working Capital & Term loans**

<b>MCLR ( 1yr)</b>	<b>Spread</b>	<b>Proposed ROI</b>
8.15%	3.60%	11.75%

- b. Working Capital and Term Loans to micro & small enterprises with aggregate credit limits below Rs. 25 Lacs, i.e., unrated**

<b>MCLR ( 1yr)</b>	<b>Spread</b>	<b>Proposed ROI</b>
8.15%	3.60%	11.75%

Table- (x)

**Interest Rates for Rupee Export Credit****(i) With Interest Equalisation (earlier “ Interest Subvention”):**

Category of Advance:

1. Preshipment Credit (upto 270 days)
2. (i) Postshipment Credit – Demand Bills (for transit period as specified by FEDAI)#  
(ii) Postshipment Credit – Usance Bills (for total period comprising usance period of export bills, transit period as specified by FEDAI and grace period wherever applicable) up to 180 days from date of shipment

<b>Specified Categories of Borrowers – Both covered under SBI Exporters Gold Card Scheme &amp; Not covered under SBI Exporters Gold Card Scheme</b>				
	<b>1 Year MCLR</b>	<b>Interest Equalisation</b>	<b>Spread</b>	<b>Effective Lending Rate % p.a. Linked to MCLR</b>
Unrated Borrowers (\$) and Rated Borrowers (Applicable for S.No 1, 2 (i) & (ii)- category of borrowers)	8.15	3.00	0.55	5.70

<b>For the overdue period upto 180 days from the date of shipment:</b>				
<b>Specified Categories of Borrowers – Covered under SBI Exporters Gold Card Scheme</b>				
	<b>1 Year MCLR</b>	<b>Spread</b>	<b>Effective Lending Rate % p.a. Linked to MCLR</b>	
Unrated Borrowers (\$) and Rated Borrowers With CRA rating SB 1 to SB 8	8.15	1.70	9.85	
Rated Borrowers with CRA rating of SB 9 & SB 10	8.15	2.05	10.20	
Rated Borrowers with CRA rating below SB 10	8.15	2.80	10.95	

<b>For the overdue period up to 180 days from the date of shipment.</b>	
Borrowers not covered under SBI Gold Card Scheme : Interest Rate as applicable for Export Credit Not Otherwise Specified (ECNOS) will be applicable	

# The interest rates furnished against item 2 (i) and (ii) are applicable for purchase /discount/negotiation of bills

\$ Unrated Borrowers: Borrowers enjoying aggregate limits below Rs. 25 lacs.

**Care:** Interest rates for Advances in the Categories detailed below will be similar to 2(ii) i.e. as applicable for Unrated borrower (\$) and Rated borrowers.

- Against incentive receivable from Government (covered by ECGC Guarantee) up to 90 days
- Against Undrawn Balances (up to 90 days)
- Against retention money (for supplies portion only ) payable within one year from the date of shipment (up to 90 days)

**(ii) Without Interest Equalisation**

Category of Advance:

1. Preshipment Credit (upto 270 days)
2. (i) Postshipment Credit – Demand Bills (for transit period as specified by FEDAI)#  
(ii) Postshipment Credit – Usance Bills (for total period comprising usance period of export bills, transit period as specified by FEDAI and grace period wherever applicable) up to 180 days from date of shipment.#

<b>Other Borrowers - Both covered under SBI Exporters Gold Card Scheme &amp; Not covered under SBI Exporters Gold Card Scheme</b>			
	<b>1 Year MCLR</b>	<b>Spread</b>	<b>Effective Lending Rate % p.a. Linked to MCLR</b>
Unrated Borrowers (\$) and Rated Borrowers Applicable for S.No. 1,2 (i) &(ii) - category of borrowers	8.15	0.55	8.70

<b>For the overdue period up to 180 days from the date of shipment</b>			
<b>Other Borrowers -- Covered under SBI Exporters Gold Card Scheme</b>			
	<b>1 Year MCLR</b>	<b>Spread</b>	<b>Effective Lending Rate % p.a. Linked to MCLR</b>
Unrated Borrowers and Rated Borrowers With CRA rating SB 1 to SB 8	8.15	1.95	10.10
Rated Borrowers with CRA rating of SB 9 & SB 10	8.15	2.30	10.45
Rated Borrowers with CRA rating below SB 10	8.15	3.05	11.20

<b>For the overdue period up to 180 days from the date of shipment</b>
Borrowers not covered under SBI Gold Card Scheme: Rate as applicable for Export Credit not Otherwise specified (ECNOS) will be applicable.

# The interest rates furnished against item 2 (i) and (ii) are applicable for purchase /discount/negotiation of bills

\$ Unrated Borrowers: Borrowers enjoying aggregate limit below Rs. 25 lacs.

Care: Interest Rates for Advances in the Categories detailed below will be similar to 2(ii) i.e. as applicable for Unrated borrower (\$) and Rated borrowers.

- Against incentive receivable from Government (covered by ECGC Guarantee) up to 90 days
- Against Undrawn Balances (up to 90 days)
- Against retention money (for supplies portion only ) payable within one year from the date of shipment (up to 90 days)

**(iii) INTEREST RATES FOR ALL CATEGORIES:**

(for specified categories / other Borrowers / SBI Exporters Gold Card Borrowers (Rated or Unrated Borrowers \$)

<b>S.No</b>	<b>Category of Credit</b>	<b>Effective Lending Rate % p.a. Linked to MCLR</b>
1	Deferred credit for the period beyond 180 days	Rate based on the borrower's credit rating, as applicable for Cash Credit and Term Loans.
2	Export Credit Not otherwise Specified (ECNOS)	
(i)	Pre Shipment Credit	Rate based on the borrowers credit rating, as applicable for Cash Credit and Term Loans.
(ii)	Post shipment Credit	
(a)	For the period up to 180 days from the date of shipment	Rate based on the borrower's credit rating, as applicable for Cash Credit and Term Loans.
(b)	Beyond 180 days from the date of shipment	

\$ Unrated Borrowers : Borrowers enjoying aggregate limit below Rs. 25 Lacs

**Discounting of Bills under Inland & Export LCs:**

S.No	Bills drawn under Inland LC	MCLR	Spread	Effective Lending Rate % p.a. Linked to MCLR
1	Our own branches (for usance period up to 360 days)	applicable tenor	0.00	Applicable MCLR maturity based on the usance period of the bill #
2	First Class Banks (Domestic)			
(a)	up to 180 days	applicable tenor	0.00	Applicable MCLR maturity based on the usance period of the bill #
(b)	From 181 days to 360 days	1 Year MCLR i.e. 8.15 % p.a.	0.50	8.65

S.No	Bills drawn under Export LC for usance period up to 180 days)	MCLR	Spread	Effective Lending Rate % p.a. Linked to MCLR
1	Our own branches	applicable tenor	0.00	Applicable MCLR maturity based on the usance period of the bill #
2	First Class banks (Domestic) & Correspondent Banks:	applicable tenor	0.00	Applicable MCLR maturity based on the usance period of the bill #

# Discounting of bills to be linked with the corresponding maturity of MCLR. In case there is no MCLR corresponding to the tenor of usance bill, the next higher maturity MCLR to be treated as reference rate.

**The interest rates under “Discounting of Bills under Inland & Export LCs” are floor rates and therefore no discretionary powers are prescribed to offer concessions.**