

Rate of Interest sanctioned to Micro ,Small and Medium Enterprises (MSMEs)			
S.No.	Product/ Range of advance	ROI (% p.a)	
1	Rate of Interest on Collateral free loans for Micro , Small and Medium Enterprises under CGFT scheme (for Collateral Free Loans)		
	• Upto and inclusive of Rs. 5.00 lakhs	EBLR+ 4.75	12.75
	• above Rs. 5.00 lakhs and upto Rs. 20 lakhs	EBLR+ 4.75	12.75
	• above Rs. 20.00 lakhs and upto Rs. 50 lakhs	EBLR+ 4.75	12.75
	• above Rs. 50.00 lakhs and upto Rs. 100 lakhs	EBLR + 5.75	13.75
2	Rate of Interest on Micro Enterprises upto Rs. 25.00 lakh[which are not covered under CGFT scheme and where we have collateral]		
	For Micro manufacturing & Micro services – not covered under CGFT scheme [For loans upto Rs. 25.00 lakh only]	EBLR + 6.00	14.00
	PMMY – Shishu	EBLR + 4.25	12.25
	PMMY – Kishore	EBLR + 4.50	12.50
	PMMY - Tarun	EBLR + 4.75	12.75
3	Other Credits : (all categories of business credits viz., OLCC/ Secured Overdraft/ Drop line OD/ Secured loans)		
	• upto & Inclusive of Rs. 2.00 lakhs (For business purpose)	EBLR + 8.75	16.75
	• above Rs. 2.00 lakhs	EBLR+ 9.00	17.00
4	CUB Easy Business	EBLR + 8.00	16.00
5	Loan Against Property (Business)	EBLR + 3.75	11.75
6	CUB Dharani (Special)		
	Above Rs.50,000 & Upto Rs.20 lakh	EBLR + 6.75	14.75