

Interest Rates on TMB MSME CREDIT		
i) Existing Unit as well as New Unit/New Project		
a) Up to Rs.2 lac	BR+1.00%	11.75%
b) Above Rs.2 lac but below Rs.20 lac	BR+2.00%	12.75%
ii) Existing Unit		
a) From Rs.20 lac to Rs.1 Crore (as per rating)		
Prime	BR+2.25%	13.00%
AAA	BR+2.75%	13.50%
A A&A	BR+3.25%	14.00%
BBB & BB	BR+4.25%	15.00%
Existing Unit		
b) Above Rs.1 Crore (as per Rating)		
I RTMB 1		
a. Below 75% collateral coverage	BR+1.50%	12.25%
b.75% to 100% collateral coverage	BR+1.25%	12.00%
c. Above 100% collateral coverage	BR+1.00%	11.75%
II RTMB 2		
a. Below 75% collateral coverage	BR+2.00%	12.75%
b.75% to 100% collateral coverage	BR+1.75%	12.50%
c. Above 100% collateral coverage	BR+1.50%	12.25%
III RTMB 3 & RTMB 4		
a. Below 75% collateral coverage	BR+2.50%	13.25%
b.75% to 100% collateral coverage	BR+2.25%	13.00%
c. Above 100% collateral coverage	BR+2.00%	12.75%
IV RTMB 5 & 6		
	BR+3.75%	14.50%
Accounts rated as B, C, below C there is no concession in rate of interest. Interest should be charged as per point no.11 of AnnexureII to our HO.Circular HO.DGM.CD.ADV.OTHR.106.Cir.2335/2012-13 dt. 09.02.2013 which stipulates that incase of borrowal accounts eligibile for credit rating, if the credit rating is not done for any reasons and if the existing credit rated borrowal accounts are not reviewed on due date, the applicable normal lending rate should be charged from the due date.		Normal Interest to be charged in cases where concession is not applicable as per Interest Rate Schedule No.36
** Additional concession of 0.50% to those Micro, Small and Medium Enterprises{MSME} (both Manufacturing & Service) advances above Rs.1.00 Crore sanctioned under "TMB SME" Scheme Loan and under Sector "MSME" whose rating as per our Bank Internal Rating is from "Prime" to "A" and equivalent rating not less than "A" as per external rating done by any one of the agencies viz., SMERA\CRISIL\ICRA\ONICRA\CARE\FITCH		