

**Interest rates on Micro, Small & Medium Enterprises**

**(RLLR Effective from February 12, 2023 - 9.10 % p.a.)**

**Card Rate for MSME Loans upto ₹200 lakh**

<b>Minimum</b>	<b>Maximum</b>	<b>Average</b>	<b>Remark</b>
<b>RLLR+0.35</b>	<b>RLLR+5.75</b>	<b>RLLR+3.05</b>	<b>Applicable rate is subject to Rating/ Scoring</b>

**Card Rate for MSME Loans above ₹200 lakh**

<b>Minimum</b>	<b>Maximum</b>	<b>Average</b>	<b>Remark</b>
<b>RLLR+0.10</b>	<b>RLLR+4.75</b>	<b>RLLR+2.425</b>	<b>Applicable rate is subject to Rating/ Scoring</b>

**Annual Percentage Rate (APR) \***

<b>Range of Annual Percentage Rate (APR) for Working Capital Facilities under MSME</b>	<b>9.20 % to 13.90 %</b>
<b>Range of Annual Percentage Rate (APR) for Term Loan of 5 years tenor under MSME</b>	<b>9.20 % to 13.30 %</b>

*\* APR is an indicative rate to know the overall cost of the loan on the date of availing the loan. The actual rate may vary on the basis of various factors like Credit Scoring/ Rating of the borrower. Bank shall not be liable for any loss or damage arising from the use of this APR.*