

Rate of Interest consists RBLR + BSS (Business Security Spread) + CRP (Credit Risk Premium)

Presently, Credit Risk Premium for MSME Accounts are as under:

TABLE A : For limits below Rs. 10 lakh

SANCTIONED LIMIT	Micro	Small	Medium
Upto 50,000/-	0.00	0.50	0.50
Above 50000 to < 2 Lakh	1.00	1.50	1.50
2 Lakh to < 5 Lakh	1.50	2.25	2.50
5 Lakh to < 10 Lakh	2.00	2.25	2.50

TABLE A – I : Limits from Rs. 10 Lakh to < Rs. 1 Crore

CR RATING	Micro	Small	Medium
SBS 1	0.85	0.85	0.85
SBS 2	1.10	1.10	1.10
SBS 3	1.35	1.35	1.35
SBS 4	2.00	2.00	2.00
SBS 5	2.50	2.50	2.50
SBS 6	3.00	3.00	3.00
SBS 7	4.40	4.90	4.15
SBS 8	5.50	5.50	5.50
SBS 9	5.50	5.50	5.50
SBS 10	5.50	5.50	5.50

TABLE A – II : Limits from Rs. 1 Crore to < Rs. 5 Crores

CR RATING	Micro	Small	Medium
SME 1	0.85	0.85	0.85
SME 2	1.10	1.10	1.10
SME 3	1.35	1.35	1.35
SME 4	2.00	2.00	2.00
SME 5	2.50	2.50	2.50
SME 6	3.00	3.00	3.00
SME 7	4.40	4.90	4.40
SBS 8 TO 10	5.50	5.50	5.50

TABLE A – III : Limits from Rs. 5 Crore to < Rs. 30 Crores

CR RATING	Micro	Small	Medium
MS 1	0.85	0.85	0.85
MS 2	1.10	1.10	1.10
MS 3	1.35	1.35	1.35
MS 4	2.00	2.00	2.00
MS 5	2.50	2.50	2.50

MS 6	3.00	3.00	3.00
MS 7	5.40	5.40	4.90
MS 8	5.50	5.50	5.00
MS 9 TO 10	5.50	5.50	5.50

TABLE A – IV : Limits from Rs. 30 Crores and above

CR RATING	Micro	Small	Medium
HLC-1	0.85	0.85	0.85
HLC-2	1.10	1.10	1.10
HLC-3	1.35	1.35	1.35
HLC-4	2.00	2.00	2.00
HLC-5	2.50	2.50	2.50
HLC-6	3.00	3.00	3.00
HLC-7	5.15	5.15	4.40
HLC-8	5.50	5.50	5.00
HLC-9 & 10	5.50	5.50	5.50

TABLE B : Schematic Loan Schemes under MSME :

TABLE B – I – STAR CHANNEL FINANCE

Supplier/Vendor Finance :

3M RBLR + Business Strategy Premium (BSP) + CRP (0.20%)

Dealer Finance

3M RBLR + Business Strategy Premium (BSP) + CRP (0.30%)

TABLE B – II – BOI STAR DOCTOR PLUS SCHEME (SME Segment)

All New loans sanctioned after 09.11.2016

Type	Credit Risk Premium
Term Loan/WC(Clean)	
No Collateral or < 25%	1.00%
If MV of Collateral > 25%	0.75%
If MV of Collateral > 50%	0.50%
Vehicle Loan	1.00%

Existing Loans under BOI STAR DOCTOR PLUS

Type	Credit Risk Premium
Term loan upto 05 years	1.50
Term loan above 05 years	1.75
Vehicle Loan	1.50
WC (Clean)	1.75

TABLE B – III – STAR MSME GST PLUS

0.50% Concession in applicable Rate of interest based on Internal Credit Rating of the borrower as per Table A above

TABLE B – V –STAR MSME e RICKSHAW SCHEME

For Purchase of First Vehicle	01 Yr RBLR + BSP + 0.50% (CRP)
For Purchase of Subsequent Vehicles	01 Yr RBLR + BSP + 1.00% (CRP)
For Battery Replacement Cost	01 Yr RBLR + BSP + 1.50% (CRP)

TABLE B – VI – Small Road & Water Transport Operators

Limits	Credit Risk Premium
Upto 50000	0.00
> 50000 upto 2 lakhs	1.00
> 2 lakhs upto 10 lakhs	2.50
> 10 lakhs upto 50 lakhs	3.50
> 50 lakhs upto 100 lakhs	4.00

TABLE B – VII –Special Scheme for Financing SRTOs/Equipment Hirers under MOU with OEMs

Limits	Credit Risk Premium
Upto 2 lakhs	0.00
> 2 lakhs upto 10 lakhs	1.50
> 10 lakhs upto 50 lakhs	2.00
> 50 lakhs upto 100 lakhs	3.00
Fleet owners – Limits > 100 lakhs	2.50

TABLE B – VIII :**STAR SME CONTRACTOR LINE OF CREDIT/STAR SME EDUCATION PLUS/STAR SME AUTO EXPRESS/STAR SME LIQUID PLUS**

Rate of Interest is as per Internal Credit rating as discussed under Table A

TABLE C – I – DHANVANTARI SUVIDHA SCHEME

Limits	Credit Risk Premium
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Upto 50000	0.00
> 50000 upto 2 lakhs	1.00
> 2 lakhs upto 10 lakhs	2.00
> 10 lakhs upto 50 lakhs	As per Credit rating and segment (Micro, Small or Medium)

TABLE C – (II) –Star Laghu Udyami Samiket Loan/Star MSE Demand/Term Loan

Limits	Credit Risk Premium
Upto 50000	0.00
> 50000 upto 5 lakhs	1.00
> 5 lakhs upto 10 lakhs	2.00
> 10 lakhs upto 1 Crore	2.75