Annexure-I

Interest rates on Micro, Small & Medium Enterprises

Particulars	Interest Rate of Contracted Loans for Q2 (2026-27)
Minimum Rate %	8.30%
Maximum Rate %	15.35%
Mean Rate %	9.99%

Annual Percentage Rate (APR) *

Range of Annual Percentage Rate (APR) for 5 years loan tenor under MSME	8.30 % to 17.64 %

****** 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.*

*****RLLR Effective from October 12, 2026 is 8.40%***

Card Rate for MSME Loans upto ₹200 lakh

Minimum	Maximum	Average	Remark
RLLR+0.35	RLLR+ 7.20	RLLR+3.775	Applicable rate is subject to Rating/ Scoring

Card Rate for MSME Loans above ₹200 lakh

Minimum	Maximum	Average	Remark
RLLR+0.15	RLLR+5.75	RLLR+2.95	Applicable rate is subject to Rating/ Scoring