

**REPO RATE LINKED Micro and Small Enterprise (MSE) LOAN PRODUCTS**  
**Applicable w.e.f 01 10 2019**

**{Applicable for all fresh sanctions to Micro and Small Enterprises under floating rate and renewal of working capital MSE Loans under floating rate and to MSEs opting for switchover from MCLR/Base Rate / BPLR upon payment of charges }**

**1. MSE Exposure Over Rs. 5.00 Crore**

Internal rating grade	REPO @ 5.40% effective Rate
AAA	9.75%
AA+	9.90%
AA	10.20%
A	11.45%
BBB	11.95%
BB and below & Unrated Accounts*	14.60%

\*Accounts which are eligible for INTERNAL rating (Rs. 50 Lakh & above) but kept unrated

**2. MSE Exposure more than Rs. 50.00 Lakh & up to Rs.5.00 Crore**

Internal rating grade	REPO @ 5.40% effective Rate
AAA	10.45%
AA+	10.70%
AA	11.10%
A	11.65%
BBB	12.20%
BB and below & Unrated Accounts*	14.90%

\* Accounts which are eligible for INTERNAL rating (Rs. 50 Lakh & above) but kept unrated

### 3. MSE Loans with CGTMSE cover – Exposure above Rs.50.00 Lakh

Internal rating grade	REPO @ 5.40% effective Rate
AAA	10.35%
AA+	10.60%
AA	10.85%
A	11.35%
BBB	11.85%
BB and below & Unrated Accounts*	12.45%

\* Accounts which are eligible for INTERNAL rating (Rs. 50 Lakh & above) but kept unrated

### 4. MSE Products (Accounts for which INTERNAL rating is not mandatory)

Limits	REPO @ 5.40% effective Rate
Up-to Rs. 2 Lakh	9.80%
Above Rs. 2 Lakh & upto Rs.10.00 Lakh	10.45%
Above Rs. 10 Lakh & less than Rs. 50 Lakh	10.85%

In respect of MSE Structured Loan Products less than Rs.50 Lakh, the above rate or rate as per the product, whichever is less, is applicable

Limits	REPO @ 5.40% effective Rate
Mudra Manufacturing / Services / Traders – Upto Rs.2.00 lakhs	9.80%
Mudra Manufacturing / Services / Traders – Above Rs.2.00 – Rs.10.00 lakhs	10.45%

## MSE Structured Loan Products

### 5. IND SME Secure for Micro and Small Enterprises

Internal rating grade	REPO @ 5.40% effective Rate
AAA	9.55%
AA+	9.75%
AA	9.95%
A	10.45%
BBB	10.95%
BB and below & Unrated Accounts*	14.05%

\* Accounts which are eligible for INTERNAL rating (Rs. 50 Lakh & above) but kept unrated

### 6. IB Doctor Plus for Micro and Small Enterprises

Internal rating grade	REPO @ 5.40% effective Rate
AAA	9.70%
AA+	9.85%
AA	10.00%
A	10.55%
BBB	11.20%
BB and below & Unrated Accounts*	14.05%

\* Accounts which are eligible for INTERNAL rating (Rs. 50 Lakh & above) but kept unrated

### 7. IB My Own Shop for Micro and Small Enterprises

Internal rating grade	REPO @ 5.40% effective Rate
AAA	10.10%
AA+	10.25%
AA	10.40%
A	10.90%
BBB	11.45%
BB and below & Unrated Accounts*	14.55%

\* Accounts which are eligible for INTERNAL rating (Rs. 50 Lakh & above) but kept unrated

### 8. IB Vidya Mandir for Micro and Small Enterprises

Internal rating grade	REPO @ 5.40% effective Rate
AAA	10.10%
AA+	10.25%
AA	10.40%
A	10.90%
BBB	11.45%
BB and below & Unrated Accounts*	14.55%

\* Accounts which are eligible for INTERNAL rating (Rs. 50 Lakh & above) but kept unrated

### 9. IB Contractors for Micro and Small Enterprises

Internal rating grade	REPO @ 5.40% effective Rate
AAA	9.55%
AA+	9.75%
AA	9.90%
A	10.40%
BBB	10.95%
BB and below & Unrated Accounts*	14.55%

\* Accounts which are eligible for INTERNAL rating (Rs. 50 Lakh & above) but kept unrated

### 10. Trade Well Scheme for Micro and Small Enterprises

Internal rating grade	REPO @ 5.40% effective Rate
AAA	9.45%
AA+	9.65%
AA	9.80%
A	10.30%
BBB	10.85%
BB and below & Unrated Accounts*	14.55%

\* Accounts which are eligible for INTERNAL rating (Rs. 50 Lakh & above) but kept unrated

### 11. IND-SME Mortgage for Micro and Small Enterprises

Limit	REPO @ 5.40% effective Rate
Upto Rs. 2.00 lakhs	9.80%
Above Rs.2.00 lakhs and upto Rs.10.00 lakhs	10.45%
Above Rs.10.00 lakhs and less than Rs.50.00 lakhs	10.85%

For limits of Rs. 50 lakhs and above (limits of existing facilities plus proposed facility) - As applicable for Ind SME Secure for Micro and Small Enterprises.

### 12. Ind Tourist Homestay for Micro and Small Enterprises

Coverage	REPO @ 5.40% effective Rate
With CGTMSE cover	9.70%
Without CGTMSE cover	10.45%

### 13. InDhan Vahana for Micro and Small Enterprises

Facility	REPO @ 5.40% effective Rate
Term Loan and Overdraft	9.70%

### 14. IB MICRO

Facility	REPO @ 5.40% effective Rate
IB Micro ##	10.55%
IB Micro – For Women ##	10.05%

## For IB Micro upto Rs. 2.00 lakh, interest for “MSE upto Rs. 2.00 Lakh” is applicable.

### 15. IND GST SOFT for Micro and Small Enterprises

Facility	REPO @ 5.40% effective Rate
IND GST SOFT	9.35%

**16. IB MUDRA TVS KING**

Facility	REPO @ 5.40% effective Rate
IB Mudra TVS King	9.80%

**17. IB BYST**

Limit	REPO @ 5.40% effective Rate
Up-to Rs. 2 Lakh	9.80%
Above Rs. 2 Lakh & upto Rs.10.00 Lakh	10.45%

**18. IND-MSME VEHICLE for Micro and Small Enterprises**

Type of vehicle	REPO @ 5.40% effective Rate
L M V	9.45%
H M V	9.70%

For credit exposure Rs.50.00 lakhs and above INTERNAL rating is mandatory and Combined Rating of 'A' is necessary.

**19. IB Pure Jal Dhara**

Beneficiary	REPO @ 5.40% effective Rate
Micro and Small Enterprises	9.45%

**20. IND – SME E – Vahaan**

Type of vehicle	REPO @ 5.40% effective Rate
2 / 3 wheeler	9.30%
Four wheeler	9.20%