

**SMALL & MEDIUM ENTERPRISES STRATEGIC BUSINESS UNIT**

**Revision in Spread w.e.f. 30.04.2015**

**MICRO ENTERPRISES**

**TABLE A: For limits below Rs.10 Lakh**

<b>SANCTIONED LIMIT</b>	<b>Spread</b>	Proposed
UP TO 50000	0.00	To continue
50000 TO < 2 LAKH	1.00	To continue
2 LAKH TO < 5 LAKH	2.00	To continue
5 LAKH TO <10 LAKH	2.00	To continue

**TABLE A-I: Limits from Rs.10 Lakh TO < Rs.1 Crore**

<b>CR. RATING</b>	<b>Spread</b>		<b>Addition</b>
	<b>Existing</b>	<b>Revised</b>	
SBS1	2.60	<b>2.70</b>	0.10
SBS2	2.60	<b>2.70</b>	0.10
SBS3	2.65	<b>2.80</b>	0.15
SBS4	2.65	<b>2.80</b>	0.15
SBS5	2.90	<b>3.05</b>	0.15
SBS6	3.20	<b>3.40</b>	0.20
SBS7	3.70	<b>3.90</b>	0.20
SBS8	5.25	<b>5.50</b>	0.25
SBS9	5.25	<b>5.50</b>	0.25
SBS10	5.25	<b>5.50</b>	0.25

**TABLE A-II: Rs. I CRORE TO < Rs 5 Crore**

<b>CREDIT RATING</b>	<b>Spread</b>		<b>Addition</b>
	<b>Existing</b>	<b>Revised</b>	
SBS-1 to 2	3.10	<b>3.20</b>	0.10
SBS-3	3.15	<b>3.30</b>	0.15
SBS-4	3.65	<b>3.80</b>	0.15
SBS-5	4.15	<b>4.30</b>	0.15
SBS-6	4.20	<b>4.40</b>	0.20
SBS-7	4.20	<b>4.40</b>	0.20
SBS-8 to 10	5.25	<b>5.50</b>	0.25

**SMALL ENTERPRISES**

**TABLE B: Limits <Rs.10 Lakhs (Small Enterprise)**

<b>SANCTIONED LIMIT</b>	<b>Spread</b>	Proposed
< 50000	0.50	<b>To Continue</b>
50000 TO < 2 Lakh	1.50	<b>To Continue</b>
2 Lakh TO < 10 Lakh	2.50	<b>To Continue</b>

**TABLE B-1: Limits Rs.10 Lakh to < Rs. 10 Crore (Small Enterprise)**

CREDIT RATING	10 Lakh to <1 Crore		1 Crore to < 5 Crore		5 Crore to <10 Crore	
	Spread		Spread		Spread	
	Existing	Revised	Existing	Revised	Existing	Revised
MS1					3.10	<b>3.20</b>
MS2					3.35	<b>3.45</b>
MS3					3.65	<b>3.80</b>
MS4					4.15	<b>4.30</b>
MS5					4.40	<b>4.55</b>
MS6					4.70	<b>4.90</b>
MS7					5.20	<b>5.40</b>
MS8					5.25	<b>5.50</b>
MS9					5.25	<b>5.50</b>
MS10					5.25	<b>5.50</b>
SBS1	3.60	<b>3.70</b>	3.10	<b>3.20</b>		
SBS2	3.60	<b>3.70</b>	3.10	<b>3.20</b>		
SBS3	3.65	<b>3.80</b>	3.15	<b>3.30</b>		
SBS4	3.65	<b>3.80</b>	3.65	<b>3.80</b>		
SBS5	3.90	<b>4.05</b>	4.15	<b>4.30</b>		
SBS6	4.20	<b>4.40</b>	4.20	<b>4.40</b>		
SBS7	4.70	<b>4.90</b>	4.20	<b>4.40</b>		
SBS8	5.25	<b>5.50</b>	5.25	<b>5.50</b>		
SBS9	5.25	<b>5.50</b>	5.25	<b>5.50</b>		
SBS10	5.25	<b>5.50</b>	5.25	<b>5.50</b>		

**TABLE B-II: Limits Rs.10 Crore and above (Small Enterprise)**

CREDIT RATING	10 Crore to < 30 Crore			
	Spread			
	Existing	Revised		
MS-1	3.10	<b>3.20</b>		
MS2	3.35	<b>3.45</b>		
MS3	3.65	<b>3.80</b>		
MS4	3.90	<b>4.05</b>		
MS5	4.15	<b>4.30</b>		
MS6	4.70	<b>4.90</b>		
MS7	4.95	<b>5.15</b>		
MS8	5.25	<b>5.50</b>		
MS9	5.25	<b>5.50</b>		
MS10	5.25	<b>5.50</b>		

CREDIT RATING	10 Crore to < 30 Crore			
	Spread			
			Existing	Revised
HLC1			3.10	<b>3.20</b>
HLC2			3.35	<b>3.45</b>
HLC3			3.65	<b>3.80</b>
HLC4			3.90	<b>4.05</b>
HLC5			4.15	<b>4.30</b>
HLC6			4.70	<b>4.90</b>
HLC7			4.95	<b>5.15</b>
HLC8			5.25	<b>5.50</b>
HLC9			5.25	<b>5.50</b>
HLC10			5.25	<b>5.50</b>

**TABLE C: Limits <Rs.10 Lakh (Medium Enterprise)**

SANCTIONED LIMIT	Spread	Revised
UP TO 50000	0.50	<b>To continue</b>
50000 to < 2 LAKH	1.50	<b>To continue</b>
2 LAKH TO <10 LAKH	2.50	<b>To continue</b>

**TABLE C-1: Limits Rs.10 Lakh to < Rs. 10 Crore (Medium Enterprise)**

CREDIT RATING	10 Lakh to <1Crore		1 Crore to < 5 Crore		5 Crore to <10 Crore	
	Spread		Spread		Spread	
	Existing	Revised	Existing	Revised	Existing	Revised
MS1					2.60	<b>2.70</b>
MS2					2.85	<b>2.95</b>
MS3					3.15	<b>3.30</b>
MS4					3.40	<b>3.55</b>
MS5					3.65	<b>3.80</b>
MS6					4.20	<b>4.40</b>
MS7					4.70	<b>4.90</b>
MS8					5.25	<b>5.50</b>
MS9					5.25	<b>5.50</b>
MS10					5.25	<b>5.50</b>
SBS1	2.85	<b>2.95</b>	2.35	<b>2.45</b>		
SBS2	3.10	<b>3.20</b>	2.60	<b>2.70</b>		
SBS3	3.15	<b>3.30</b>	2.90	<b>3.05</b>		
SBS4	3.15	<b>3.30</b>	2.90	<b>3.05</b>		
SBS5	3.40	<b>3.55</b>	3.40	<b>3.55</b>		
SBS6	3.70	<b>3.90</b>	3.70	<b>3.90</b>		
SBS7	3.95	<b>4.15</b>	3.70	<b>3.90</b>		
SBS8	5.25	<b>5.50</b>	5.25	<b>5.50</b>		
SBS9	5.25	<b>5.50</b>	5.25	<b>5.50</b>		
SBS10	5.25	<b>5.50</b>	5.25	<b>5.50</b>		

**TABLE C-II: ABOVE 10 CRORE (Medium Enterprise)**

CREDIT RATING	10 Crore to <30 Crore		30 Crores and above	
	Existing	Revised	Existing	Revised
MS1	2.60	<b>2.70</b>		
MS2	2.85	<b>2.95</b>		
MS3	3.15	<b>3.30</b>		
MS4	3.40	<b>3.55</b>		
MS5	3.65	<b>3.80</b>		
MS6	3.95	<b>4.15</b>		
MS7	4.20	<b>4.40</b>		
MS8	4.75	<b>5.00</b>		
MS9	5.25	<b>5.50</b>		
MS10	5.25	<b>5.50</b>		
HLC1			2.35	<b>2.45</b>
HLC2			2.85	<b>2.95</b>
HLC3			3.15	<b>3.30</b>
HLC4			3.15	<b>3.30</b>
HLC5			3.15	<b>3.30</b>
HLC6			3.70	<b>3.90</b>
HLC7			4.20	<b>4.40</b>
HLC8			4.75	<b>5.00</b>
HLC9			5.25	<b>5.50</b>
HLC10			5.25	<b>5.50</b>

**TABLE – D: STAR CHANNEL CREDIT****Supplier Credit: (To continue)**

Sponsoring Corporates Credit rating	Tenor of Credit (Spread over Base Rate)			
	Up to and inclusive of 90 days	> 90 days and upto and inclusive of 180 days	> 180 days and upto and inclusive 270 days	Beyond 270 days
AAA (SBS / MS / HLC- 1 to 3)	2.25%	3.00%	5.00%	5.00%
AA (SBS / MS / HLC- 4 to 6)	2.75%	3.50%	5.00%	5.00%

**Dealer Finance:**

Normal ROI on credit limits/ratings are to be charged

Whenever Guarantee of Sponsoring Corporate is obtained in respect of dues to Bank

Rating of Sponsoring Corporate	Applicable Rate	Minimum Floor Rate Spread over Base Rate	
AAA (SBS / MS / HLC- 1 to 3)	0.50% below the rate for which the Sponsoring Corporate is eligible for W/C Finance against Book Debts.	2.25%	<b>(To continue)</b>
AA (SBS / MS / HLC- 4 to 6)	0.25% below the rate for which the Sponsoring Corporate is eligible for W/C Finance against Book Debts	2.75%	<b>(To continue)</b>

**TABLE-E(i) DHANVANTARI SUVIDHA SCHEME**

SANCTIONED LIMIT	Spread over BR	Revised
UP TO 50000	0.00	(To continue)
50000 to < 2 Lakh	1.00	(To continue)
2 Lakh to <10 Lakh	2.00	(To continue)
10 Lakh up to 50 Lakh	As per Credit rating and segment (Micro, Small or Medium)	As per Credit rating and segment (Micro, Small or Medium)

**BOI STAR DOCTORS PLUS SCHEME (SME Segment)**

Type	Spread	Revised
Term loan up to 5 years	1.50	<b>To Continue</b>
Term Loan above 5 years	1.75	<b>To Continue</b>
Vehicle loan	1.50	<b>To Continue</b>
WC (Clean)	1.75	<b>To Continue</b>

**TABLE- F:Star Laghu Udyami Samekit Loan/Star MSE Demand/Term Loan**

Limit	Spread over Base Rate	Revised
Up to Rs.50,000/-	0.00	<b>To continue</b>
Above Rs.50,000/- up to Rs.5,00,000/-	1.00	<b>To continue</b>
Above Rs.5,00,000/- upto below Rs.10,00,000/-	2.00	<b>To continue</b>
Rs.10,00,000/- and above upto Rs.100,00,000/-	2.75	<b>To continue</b>

**Small Road & Water Transport Operators (SRWTO)**

Limit	Spread over BR	Revised
Upto 50000	0%	<b>To continue</b>
>50000 to 2 Lacs	1%	<b>To continue</b>
> 2 lacs to 10 lacs	2.50%	<b>To continue</b>
> 10 lacs to 50 lacs	3.50%	<b>To continue</b>
> 50 lacs to 100 lacs	4.00%	<b>To continue</b>

**Special Scheme for Financing SRTOs /Equipment Hirers under MoU with OEMs**

Limit	Spread over BR	Revised
Upto 2 lacs	0%	<b>To continue</b>
> 2 lacs to 20 Lacs	1.50%	<b>To continue</b>
> 20 lacs to 50 lacs	2.00%	<b>To continue</b>
> 50 lacs to 100 lacs	3.00%	<b>To continue</b>
Fleet owners Limit> 100 Lacs	2.50%	<b>To continue</b>

**BOI STAR VYAPAAR SCHEME**

Market Value of security (%)	Spread over BR	Revised
110%-149%	2.50%	<b>To continue</b>
150%-175%	2.25%	<b>To continue</b>
Morte than 175%	2.00%	<b>To continue</b>

**For Term Loan with limit above Rs.10 Lacs**

Tenor Premium	Premium
Above 1 Year to 7 Years	0.50% p.a.
Above 7 years	0.75% p.a.