

Small Business Banking – Rate Grid

Floating rate loans (linked to Repo)

Floating Rate Loan				
Product	Repo Rate as on 10 th Mar 2026	Spread over Repo Rate	Effective Interest Rate (p.a)	Reset Frequency
Overdraft	5.25%	5.25% - 5.40%	10.50% - 10.65%	Once in 3 months or as decided by the Bank, whichever is earlier
Cash Credit	5.25%	4.95% - 5.20%	10.20% - 10.45%	
Term Loan	5.25%	4.95% - 5.40%	10.20% - 10.65%	
Unsecured OD	5.25%	12.50% - 14.75%	17.75% - 20.00%	
LCBN	5.25%	6.00% - 6.50%	11.25% - 11.75%	
CGTMSE	5.25%	8.25% - 8.45%	13.50% - 13.70%	
Unsecured Merchant Loan	5.25%	13.50% - 18.25%	18.75% - 23.50%	
SBB SENP Individual	5.25%	+ 6.20%	11.45%	

Note:

- The Bank is free to decide the Spread over the Repo Rate. The Spread may undergo a change during the tenure of the loan
- Customers who have already availed disbursement or received a sanction prior to October 1, 2019 will continue to operate on MCLR. Existing customers can get in touch with our customer care, if they wish to switch to Repo Rate

Fixed rate loans

Loan with tenure upto 36 months				
Product	1 Year MCLR as on 17 th Feb'26	Spread over 1 Year MCLR	Effective Interest Rate (p.a)	Reset
Business Loan – SEP	8.8	5.90% - 7.50%	10.99%-16.25%	No Reset
Business Loan - SENP	8.8	8.65% - 10.15%	15%-25%	No Reset

Loan with tenure more than 36 months	
Product	Effective Interest Rate
Business Loan - SEP	10.99%-16.25%
Business Loan - SENP	15% - 25%