

**PSB Repo Linked Rate (PRLR): 7.60% (Repo:5.50% w.e.f 08.10.2026, Mark up: 2.10%)
effective EBLR ROI of following products w.e.f.08.10.2026**

TABLE 'A'

External Benchmark Linked Lending Rate (EBLR) for Retail Product

Apna Ghar Premium

CIBIL Credit Vision Score	Repo %	Markup %	CRP%	BSP %	Effective EBLR %
825 & above	5.50	2.10	0.05	0.05	7.70
Minimum ROI under the scheme should not go below 7.40% after allowing concession.					

PSB Apna Ghar & Kisan Home Loan

CIBIL Credit Vision Score	Repo %	Markup %	CRP%	BSP %	Effective EBLR %
825 & above	5.50	2.10	0.00	0.00	7.60
791-824	5.50	2.10	0.04	0.06	7.70
750-790	5.50	2.10	0.16	0.09	7.85
725-749	5.50	2.10	0.29	0.31	8.20
700-724	5.50	2.10	0.46	0.49	8.55
650-699*	5.50	2.10	0.95	0.80	9.35
649 & Below#	5.50	2.10	2.62	0.78	11.00

PSB Apna Ghar Sahaj & Apna Ghar Gaurav (Part-A):

CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
825 & above	5.50	2.10	0.00	0.00	7.60
791-824	5.50	2.10	0.04	0.01	7.65
750-790	5.50	2.10	0.16	0.04	7.80
725-749	5.50	2.10	0.29	0.26	8.15
700-724	5.50	2.10	0.46	0.44	8.50
650-699*	5.50	2.10	0.95	0.75	9.30
649 & Below#	5.50	2.10	2.62	0.73	10.95

PSB Apna Ghar Gaurav (Part-B):

For Salary account holder of Serving (including cadets from Pre Commissioned Training Academy) Defense Personnel and Pension account holders.

CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
825 & above	5.50	2.10	0.00	0.00	7.60
791-824	5.50	2.10	0.04	0.01	7.65
750-790	5.50	2.10	0.16	0.04	7.80
725-749	5.50	2.10	0.29	0.26	8.15
700-724	5.50	2.10	0.46	0.39	8.45
650-699*	5.50	2.10	0.95	0.75	9.30
649 & Below#	5.50	2.10	2.62	0.73	10.95

PSB E Apna Ghar (Digital Mode –STP only):

CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
825 & above	5.50	2.10	0.00	0.00	7.60
791-824	5.50	2.10	0.04	0.01	7.65
750-790	5.50	2.10	0.16	0.04	7.80
725-749	5.50	2.10	0.29	0.26	8.15
700-724	5.50	2.10	0.46	0.44	8.50
650-699*	5.50	2.10	0.95	0.80	9.35
649 & Below#	5.50	2.10	2.62	0.78	11.00

The Minimum CIBIL for STP is 700. Rate given in the last two row is for renewal Purpose.

Home Loan scheme for EWS, LIG, MIG in Urban areas:

CIBIL Credit Vision Score	Repo %	Markup %	CRP%	BSP %	Effective EBLR %
825 & above	5.50	2.10	0.00	0.50	8.10
791-824	5.50	2.10	0.04	0.51	8.15
750-790	5.50	2.10	0.16	0.64	8.40
725-749	5.50	2.10	0.29	0.96	8.85
700-724	5.50	2.10	0.46	1.09	9.15
650-699*	5.50	2.10	0.95	1.25	9.80
649 & Below#	5.50	2.10	2.62	0.78	11.00

PSB Apna Ghar Top Up:

CIBIL Credit Vision Score	Repo %	Markup %	CRP%	BSP %	Effective EBLR %
825 & above	1.00% over and above applicable ROI for Housing Loan to be added in the BSP.				
791-824					
750-790					
725-749					
700-724					
650-699*					
649 & Below#					

PSB CRE Home Loan:

CIBIL Credit Vision Score	Repo %	Markup %	CRP%	BSP %	Effective EBLR %
825 & above	0.50% over and above applicable ROI for Housing Loan all variant to be added in the BSP.				
791-824					
750-790					
725-749					
700-724					
650-699*					
649 & Below#					

"PSB Apna Ghar Samridhhi"

CIBIL Credit Vision Score	Repo %	Markup %	CRP%	BSP %	Effective EBLR %
825 & above	5.50	2.10	0.00	0.50	8.10
791-824	5.50	2.10	0.04	0.56	8.20
750-790	5.50	2.10	0.16	0.59	8.35
725-749	5.50	2.10	0.29	0.81	8.70
700-724	5.50	2.10	0.46	0.99	9.05
650-699*	5.50	2.10	0.95	1.30	9.85
649 & Below#	5.50	2.10	2.62	1.28	11.50

Vehicle Loan Individual**PSB Apna Vahan**

Product Information	CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Four Wheeler Vehicle	825 & above	5.50	2.10	0.08	0.17	7.85
	791-824	5.50	2.10	0.08	0.47	8.15
	750-790	5.50	2.10	0.14	0.51	8.25
	725-749	5.50	2.10	0.31	0.59	8.50
	700-724	5.50	2.10	0.59	0.66	8.85

Product Information	CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
	650-699*	5.50	2.10	1.58	0.47	9.65
	649 & Below#	5.50	2.10	6.11	0.59	14.30
Two Wheeler Vehicle	825 & above	5.50	2.10	0.08	3.67	11.35
	791-824	5.50	2.10	0.08	3.67	11.35
	750-790	5.50	2.10	0.14	3.71	11.45
	725-749	5.50	2.10	0.31	3.89	11.80
	700-724	5.50	2.10	0.59	3.96	12.15
	650-699*	5.50	2.10	1.58	3.97	13.15
	649 & Below#	5.50	2.10	6.11	1.94	15.65
Old Four Wheeler Vehicle	825 & above	5.50	2.10	0.08	2.37	10.05
	791-824	5.50	2.10	0.08	2.47	10.15
	750-790	5.50	2.10	0.14	2.46	10.20
	725-749	5.50	2.10	0.31	2.99	10.90
	700-724	5.50	2.10	0.59	3.36	11.55
	650-699*	5.50	2.10	1.58	3.87	13.05
	649 & Below#	5.50	2.10	6.11	2.59	16.30

PSB E Apna Vahan (Digital Mode –STP only)

Product Information	CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Four Wheeler Vehicle	825 & above	5.50	2.10	0.08	0.12	7.80
	791-824	5.50	2.10	0.08	0.42	8.10
	750-790	5.50	2.10	0.14	0.46	8.20
	725-749	5.50	2.10	0.31	0.54	8.45
	700-724	5.50	2.10	0.59	0.61	8.80
	650-699	5.50	2.10	1.58	0.42	9.60
	649 & Below	5.50	2.10	6.11	0.54	14.25
Two Wheeler Vehicle	825 & above	5.50	2.10	0.08	3.62	11.30
	791-824	5.50	2.10	0.08	3.67	11.35
	750-790	5.50	2.10	0.14	3.66	11.40
	725-749	5.50	2.10	0.31	3.84	11.75
	700-724	5.50	2.10	0.59	3.91	12.10
	650-699	5.50	2.10	1.58	3.92	13.10
	649 & Below	5.50	2.10	6.11	1.89	15.60

Product Information	CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
The Minimum CIBIL for STP is 700. Rate given in the last two row is for renewal.						

PSB Apna Vahan Sugam:

Product	CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
New Four Wheeler	825 & above	5.50	2.10	0.08	0.12	7.80
	791-824	5.50	2.10	0.08	0.42	8.10
	750-790	5.50	2.10	0.14	0.46	8.20
	725-749	5.50	2.10	0.31	0.54	8.45
	700-724	5.50	2.10	0.59	0.61	8.80
	650-699*	5.50	2.10	1.58	0.42	9.60
	649 & Below#	5.50	2.10	6.11	0.54	14.25
New Two Wheeler	825 & above	5.50	2.10	0.08	3.62	11.30
	791-824	5.50	2.10	0.08	3.67	11.35
	750-790	5.50	2.10	0.14	3.66	11.40
	725-749	5.50	2.10	0.31	3.84	11.75
	700-724	5.50	2.10	0.59	3.91	12.10
	650-699*	5.50	2.10	1.58	3.92	13.10
	649 & Below#	5.50	2.10	6.11	2.34	16.05

PSB Gativeer- Vehicle Loan

New Four Wheeler/ Two Wheeler (all variants)/ Two Wheeler for Agniveers

Product	CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
New Four Wheeler	825 & above	5.50	2.10	0.08	0.12	7.80
	791-824	5.50	2.10	0.08	0.12	7.80
	750-790	5.50	2.10	0.14	0.26	8.00
	725-749	5.50	2.10	0.31	0.34	8.25
	700-724	5.50	2.10	0.59	0.46	8.65
	650-699*	5.50	2.10	1.58	0.37	9.55
	649 & Below#	5.50	2.10	6.11	0.59	14.30
New Two Wheeler	825 & above	5.50	2.10	0.08	2.62	10.30
	791-824	5.50	2.10	0.08	2.62	10.30
	750-790	5.50	2.10	0.14	2.61	10.35
	725-749	5.50	2.10	0.31	2.89	10.80
	700-724	5.50	2.10	0.59	2.91	11.10
	650-699*	5.50	2.10	1.58	3.97	13.15
	649 & Below#	5.50	2.10	6.11	1.94	15.65

Product	CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Old Four Wheeler	825 & above	5.50	2.10	0.08	2.37	10.05
	791-824	5.50	2.10	0.08	2.37	10.05
	750-790	5.50	2.10	0.14	2.36	10.10
	725-749	5.50	2.10	0.31	2.64	10.55
	700-724	5.50	2.10	0.59	2.66	10.85
	650-699*	5.50	2.10	1.58	2.87	12.05
	649 & Below#	5.50	2.10	6.11	2.59	16.30

PSB E-Vahan Two Wheeler (Electric)

CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
825 & above	5.50	2.10	0.08	3.62	11.30
791-824	5.50	2.10	0.08	3.67	11.35
750-790	5.50	2.10	0.14	3.66	11.40
725-749	5.50	2.10	0.31	3.84	11.75
700-724	5.50	2.10	0.59	3.91	12.10
650-699*	5.50	2.10	1.58	3.97	13.15
649 & Below#	5.50	2.10	6.11	1.89	15.60

PSB E-Vahan **/ Hybrid Car (Electric)

Product	CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
New Four Wheeler	825 & above	5.50	2.10	0.08	0.12	7.80
	791-824	5.50	2.10	0.08	0.42	8.10
	750-790	5.50	2.10	0.14	0.46	8.20
	725-749	5.50	2.10	0.31	0.54	8.45
	700-724	5.50	2.10	0.59	0.61	8.80
	650-699*	5.50	2.10	1.58	0.42	9.60
	649 & Below#	5.50	2.10	6.11	0.54	14.25

**PSB E-Vahan rates are applicable to PSB Gativeer-E vahan vehicle rates also for CIBIL scores from 700 and above.

Vehicle Loan Non – Individual

Vehicle Loan to Non – Individual up to Rs.10.00 Lakh

Product	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
New Four Wheeler	5.50	2.10	0.31	0.39	8.30

Product	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Old Four Wheeler	5.50	2.10	1.58	1.37	10.55
E- Vahan/ Hybrid Car	5.50	2.10	0.31	0.34	8.25

Vehicle Loan to Non – Individual above Rs.10.00 Lakh

Product	Internal Rating	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
New Four Wheeler- Non Individual	1	5.50	2.10	0.08	0.42	8.10
	2	5.50	2.10	0.14	0.56	8.30
	3 & 4	5.50	2.10	0.31	0.84	8.75
	5 & 6	5.50	2.10	0.59	1.16	9.35
	7 and Below	5.50	2.10	1.58	4.37	13.55
Old Four Wheeler - Non Individual	1	5.50	2.10	0.33	2.52	10.45
	2	5.50	2.10	0.39	2.56	10.55
	3 & 4	5.50	2.10	0.56	2.79	10.95
	5 & 6	5.50	2.10	0.84	3.46	11.90
	7 and Below	5.50	2.10	1.83	4.22	13.65
E- Vahan/ Hybrid Car	1	5.50	2.10	0.08	0.37	8.05
	2	5.50	2.10	0.14	0.51	8.25
	3 & 4	5.50	2.10	0.31	0.79	8.70
	5 & 6	5.50	2.10	0.59	1.11	9.30
	7 and Below	5.50	2.10	1.58	4.32	13.50

Fresh/enhancement/revision/extension in the validity of existing credit limits in case of existing clients and sanction in case of new clients to be considered by next higher authority in case where rating is below Hurdle Rate i.e below PSB Internal Rating '5'.

PSB Personal Loan

	CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
i.Govt/ State Govt/ PSU/ Pensioner/Staff/Ex-staff	825 & above	5.50	2.10	1.06	1.34	10
	791-824	5.50	2.10	1.06	2.39	11.05
	750-790	5.50	2.10	1.09	2.61	11.3
	725-749	5.50	2.10	1.13	2.82	11.55
	700-724	5.50	2.10	1.14	3.06	11.8
	650-699*	5.50	2.10	1.18	4.27	13.05
	649 & Below#	5.50	2.10	1.24	5.21	14.05

ii. Private Employee/ MNC/Approved institute if salary account with us	825 & above	5.50	2.10	1.06	1.44	10.1
	791-824	5.50	2.10	1.06	2.64	11.3
	750-790	5.50	2.10	1.09	2.71	11.4
	725-749	5.50	2.10	1.13	3.12	11.85
	700-724	5.50	2.10	1.14	3.91	12.65
	650-699*	5.50	2.10	1.18	4.37	13.15
	649 & Below#	5.50	2.10	1.24	5.31	14.15
PAPL		5.50	2.10	1.19	2.36	11.15

PSB Veer Samarth - Personal Loan

	CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Personal Loan	825 & above	5.50	2.10	0.56	1.74	9.90
	791-824	5.50	2.10	0.56	2.09	10.25
	750-790	5.50	2.10	0.51	2.14	10.25
	725-749	5.50	2.10	0.63	2.57	10.80
	700-724	5.50	2.10	0.64	2.91	11.15
	650-699*	5.50	2.10	0.68	4.77	13.05
	649 & Below#	5.50	2.10	0.74	5.71	14.05

Education Loan

	Product Information	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
PSB Model Education Loan Scheme	Loan up to Rs.4.00 Lakh	5.50	2.10	2.10	0.70	10.40
	Loan Above Rs.4 lakh & up to Rs.7.50 Lakh	5.50	2.10	0.83	1.27	9.70
	Above Rs.7.50 Lakh	5.50	2.10	0.32	1.73	9.65

EDUCATION LOAN COVERED UNDER CGFSEL/ CGFSSD UP TO Rs.7.50 Lakh

	Product Information	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
PSB Model Education Loan Scheme	Loan up to Rs.4.00 Lakh	5.50	2.10	1.85	0.15	9.60
	Loan Above Rs.4 lakh & up to Rs.7.50 Lakh	5.50	2.10	0.58	1.42	9.60
PSB Skill Loan	Loan up to Rs. 7.50 Lakh	5.50	2.10	0.32	1.18	9.10

PSB SB Salary Product

Product Name	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
PSB Central Connect SB Salary Account	5.50	2.10	1.24	1.06	9.90
PSB Gaurav Bachat SB Salary Account	5.50	2.10	1.24	1.06	9.90
PSB Rail Coach SB Salary Account	5.50	2.10	1.24	1.06	9.90
PSB Shikshak SB Salary Account	5.50	2.10	2.24	1.06	10.90
PSB Teacher Shakti SB Salary Account.	5.50	2.10	2.24	1.06	10.90
PSB New Udaan SB Salary Account	5.50	2.10	2.49	1.06	11.15
PSB MCC iShield SB Salary Account	5.50	2.10	2.74	1.06	11.40
PSB Roadways SB Salary Account	5.50	2.10	2.74	1.06	11.40
PSB Gigvantage Savings Account	5.50	2.10	3.24	1.06	11.90
PSB SGPC Seva Salary Account	5.50	2.10	3.24	1.06	11.90

Interest Rates on E-Mutual Fund.

Loan Amount	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Up to Rs.5.00 Lakh	5.50	2.10	0.65	1.50	9.75

Above Rs.5.00 and up to Rs.20.00 Lakh	5.50	2.10	0.57	2.13	10.30
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Pradhan Mantri Vidyalaxmi (PM-Vidyalaxmi)

Category of Institute	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Need Based	5.50	2.10	0.32	0.18	8.10

PSB Mortgage - Term Loan Facilities (for Personal Use)

CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
825 & above	5.50	2.10	0.06	1.69	9.35
791-824	5.50	2.10	0.06	2.09	9.75
750-790	5.50	2.10	0.09	3.11	10.80
725-749	5.50	2.10	0.13	3.82	11.55
700-724	5.50	2.10	0.14	4.31	12.05
650-699*	5.50	2.10	0.18	5.02	12.80
649 & Below#	5.50	2.10	0.24	5.71	13.55

PSB Sukhmoney (Reverse Mortgage Loan Scheme)

Product	CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Up to Rs.20 lakh	825 & above	5.50	2.10	0.09	1.71	9.40
	791-824	5.50	2.10	0.09	2.31	10.00
	750-790	5.50	2.10	0.16	2.39	10.15
	725-749	5.50	2.10	0.29	2.76	10.65
	700-724	5.50	2.10	0.46	3.44	11.50
	650-699*	5.50	2.10	0.95	3.15	11.70
	649 & Below#	5.50	2.10	2.62	3.18	13.40
Above Rs.20 lakh	825 & above	5.50	2.10	0.09	1.96	9.65
	791-824	5.50	2.10	0.09	2.81	10.50
	750-790	5.50	2.10	0.16	2.89	10.65
	725-749	5.50	2.10	0.29	3.26	11.15
	700-724	5.50	2.10	0.46	3.94	12.00
	650-699*	5.50	2.10	0.95	3.95	12.50
	649 & Below#	5.50	2.10	2.62	3.83	14.05

PSB Rent for General Public:

CIBIL Credit Vision Score	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
825 & above	5.50	2.10	0.06	1.59	9.25
791-824	5.50	2.10	0.06	1.64	9.30
750-790	5.50	2.10	0.09	1.71	9.40
725-749	5.50	2.10	0.13	1.92	9.65
700-724	5.50	2.10	0.14	2.51	10.25
650-699*	5.50	2.10	0.18	2.92	10.70
649 & Below#	5.50	2.10	0.24	3.21	11.05

PSB Rent for Landlords of Our Bank Premises

Repo %	Markup %	CRP %	BSP %	Effective EBLR %
5.50	2.10	0.13	0.57	8.30

PSB Rent for Non Individual Customer

PSB RENT FOR Non Individual Customer					
Loan up to Rs.10 lakh					
Product	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Loan up to Rs.10 lakh	5.50	2.10	0.13	1.57	9.30
Loan Above Rs.10 lakh					
Internal Rating	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
1	5.50	2.10	0.09	2.01	9.70
2	5.50	2.10	0.13	2.07	9.80
3 & 4	5.50	2.10	0.14	2.26	10.00
5 & 6	5.50	2.10	0.18	2.72	10.50
7 and Below	5.50	2.10	0.24	4.31	12.15

PSB Jewel Loan Product.**A. Interest Rate for Gold as Security****i) For Consumption Loan:**

Loan Amount	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Up to Rs.5.00 Lakh	5.50	2.10	0.07	1.88	9.55
Above Rs.5.00 and up to Rs.50.00 Lakh	5.50	2.10	0.07	1.78	9.45

ii) For Agriculture Purpose :

Loan Amount	Effective Rate of Interest %
Up to Rs.50 Lakh	6 Month MCLR +0.20

iii) For MSME Income Generating Purpose:

Loan Amount	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Up to Rs.5.00 Lakh	5.50	2.10	0.07	1.63	9.30
Above Rs.5.00 and up to Rs.50.00 Lakh	5.50	2.10	0.07	1.53	9.20

B. Interest Rate for Silver as Security

i) For Consumption Loan:

Loan Amount	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Up to Rs.5.00 Lakh	5.50	2.10	0.07	4.08	11.75
Above Rs.5.00 and up to Rs.50.00 Lakh	5.50	2.10	0.07	4.48	12.15

ii) For Agriculture Purpose :

Loan Amount	Effective Rate of Interest %
Up to Rs.50 Lakh	1 Year MCLR + 2.50

iii) For MSME Income Generating Purpose:

Loan Amount	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Up to Rs.5.00 Lakh	5.50	2.10	0.07	3.83	11.50
Above Rs.5.00 and up to Rs.50.00 Lakh	5.50	2.10	0.07	4.43	12.10

SB OD/PMJDY OD/Family Bonding

Repo %	Markup %	CRP %	BSP %	Effective EBLR %
5.50	2.10	0.24	1.06	8.90

PSB CREDIT PROTECT

ROI shall be charged as applicable to linked Loan Account.

Loans To Individuals Against Shares/ Debentures/ Bonds

	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Individuals Against Shares/ Debentures/ Bonds	5.50	2.10	0.68	2.12	10.40

TABLE 'B'

External Benchmark Linked Lending Rates (EBLR) for MSME/ Agriculture Infrastructure/ Ancillary Activities (Agriculture)

Funded Exposure Up to Rs.10 lakh

Description	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Up to 5 Lakh	5.50	2.10	1.86	0.69	10.15
Above 5 Lakh to 10 lakh	5.50	2.10	1.86	1.69	11.15

Funded Exposure Above Rs 10.00 Lakh and up to Rs.25.00 Lakh (Security in form of immovable property/Liquid Security is 100% & above)

Internal Rating	Repo	Markup (Operating Cost)	CRP	BSP	Proposed ROI
1	5.50	2.10	1.02	1.23	9.85
2	5.50	2.10	1.02	1.33	9.95
3	5.50	2.10	1.02	1.43	10.05
4	5.50	2.10	1.02	1.53	10.15
5	5.50	2.10	1.02	1.63	10.25
6	5.50	2.10	1.02	1.73	10.35
7	5.50	2.10	1.02	2.33	10.95

Funded Exposure above Rs.25.00 Lakh and up to Rs.1.00 Crore (Security in form of immovable property /Liquid Security is 100% & above)

Internal Rating	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
1	5.50	2.10	0.29	1.01	8.90
2	5.50	2.10	0.35	1.45	9.40
3	5.50	2.10	0.36	1.64	9.60
4	5.50	2.10	0.54	1.81	9.95
5	5.50	2.10	0.69	2.16	10.45
6	5.50	2.10	1.68	1.77	11.05
7	5.50	2.10	5.93	0.52	14.05

Funded Exposure above Rs.1.00 Crore and up to Rs.10.00 Crore (Security in form of immovable property /Liquid Security is 100% & above)

Internal Rating	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
1	5.50	2.10	0.29	0.91	8.80
2	5.50	2.10	0.35	1.30	9.25
3	5.50	2.10	0.36	1.44	9.40
4	5.50	2.10	0.54	1.76	9.90
5	5.50	2.10	0.69	2.01	10.30
6	5.50	2.10	1.68	1.62	10.90
7	5.50	2.10	5.93	0.47	14.00

Funded Micro Small and Medium Enterprises/ Agriculture Infrastructure/ Ancillary Activites (Agriculture) Exposure above Rs.10.00 Crore

Internal Rating	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
1	5.50	2.10	0.29	0.86	8.75
2	5.50	2.10	0.35	1.25	9.20
3	5.50	2.10	0.36	1.39	9.35
4	5.50	2.10	0.54	1.66	9.80
5	5.50	2.10	0.69	2.01	10.30
6	5.50	2.10	1.68	1.77	11.05
7	5.50	2.10	5.93	0.52	14.05

TABLE- 'C'

ROI for Rupee Export Credit

Pre- Shipment Credit

Pre - Shipment Credit	Internal Rating	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
Upto 270 Days	1	5.50	2.10	0.49	0.71	8.80
	2	5.50	2.10	0.54	0.71	8.85
	3	5.50	2.10	0.55	0.75	8.90
	4	5.50	2.10	0.70	0.70	9.00
	5	5.50	2.10	0.83	0.72	9.15
	6	5.50	2.10	1.67	0.73	10.00
	7	5.50	2.10	5.26	0.69	13.55
Above 270 Days And Upto 360 Days	Applicable Rate As Per Rating + 0.10					
Above 360 Days (Applicable From The Date Of Advance)	Applicable Rate As Per Rating + 0.60					

For Exporters Under Gold Card Scheme (Upto 360 Days)	Applicable Rate As Per Rating
For Exporters Under Gold Card Scheme (Beyond 360 Days) (Applicable From The Date Of Advance)	Applicable Rate As Per Rating + 6.00
If Advance Is Adjusted Out Funds From Own Sources (Applicable From The Date Of Advance On Amount So Adjusted)	Applicable Rate As Per Rating + 6.00
Overdue Pre-Shipment Credit Upto 360 Day (For Overdue Period)	Applicable Rate As Per Rating + 4.00

Post- Shipment Credit

Post - Shipment Credit		Internal Rating	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
On Demand Bill For Transit Period (As Specified By FEDAI)		1	5.50	2.10	0.49	0.61	8.70
		2	5.50	2.10	0.54	0.61	8.75
		3	5.50	2.10	0.55	0.65	8.80
		4	5.50	2.10	0.70	0.60	8.90
		5	5.50	2.10	0.83	0.62	9.05
		6	5.50	2.10	1.67	0.63	9.90
		7	5.50	2.10	5.26	0.59	13.45
Usance Bill	Upto 360 Days	Applicable Rate As Per Rating + 0.10					
	Above 360 Days	Applicable Rate As Per Rating + 0.60					
For Exporters Under Gold Card Scheme (Upto 360 Days)		Applicable Rate As Per Rating					
For Exporters Under Gold Card Scheme (Beyond 360 Days) (Applicable From The Date Of Advance)		Applicable Rate As Per Rating + 6.00					
Against Incentive Receivables From Govt.(Covered By ECGC Upto 90 Days)		5.50	2.10	0.49	2.41		10.50
Against Undrawn Balance (Upto 90 Days)		5.50	2.10	0.49	2.41		10.50
Against Retention Money(For Supplies Portion Only)		5.50	2.10	0.49	2.41		10.50
If Advance is Adjusted out funds From Own Sources		Applicable Rate As Per Rating + 6.00					
Overdue Export Bills (Upto 360 Days)		Applicable Rate As Per Rating + 4.00					

Deferred Credit (Beyond 180 Days) (For Overdue Period)	Applicable Rate As Per Rating + 4.00
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Note: Fresh/enhancement/revision/extension in the validity of existing credit limits in case of existing clients and sanction in case of new clients to be considered by next higher authority in case where rating is below Hurdle Rate i.e below PSB Internal Rating '5'.

EXPORT CREDIT NOT OTHERWISE SPECIFIED (ECNOS)

Export Credit Not Otherwise Specified (ECNOS)	
Pre-Shipment Credit	Applicable Rate As Per Rating + 6.00
Post-Shipment Credit	Applicable Rate As Per Rating + 6.00
If Adjusted Out Of Rupee Funds Received From ECGC Towards Settlement Of Claim	Applicable Rate As Per Rating + 6.00
Where Export Does Not Take Place From The Date Of Advance (Applicable from the date of advance)	Applicable Rate As Per Rating + 4.00

TABLE 'D'

Priority Sector (Agri/ MSME) Schemes

PRIORITY SECTOR (MSME) SCHEMES	Product information	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
PSB Scheme on Financing Food & Agro Processing Units	As per Table 'B'					
PSB Scheme on Financing Rice Shellers	As per Table 'B'					
PSB Scheme for Financing Agri-food Processing Units	As per Table 'B'					
PM Formalization of Micro Food Processing Enterprises (PM FME) Scheme.	As per Table 'B'					
PSB Agriculture Infrastructure Fund (PSB AIF) (Internal Rating 1 to 6)	As per Table 'B' (Interest rate to be capped at 9% for loan amount covered under interest subvention component)					
PSB Animal Husbandry Infrastructure Development Fund (PSB AHID)	As per Table 'B'					
PSB Scheme for financing Storage Infrastructure	As per Table 'B'					
PSB Scheme for Setting up of Agri clinics / Agribusiness centers	As per Table 'B'					
Scheme for extending financial assistance to project proponents for enhancement of ethanol distillation capacity or to set up distilleries for producing 1st	As per Table 'B'					

PRIORITY SECTOR (MSME) SCHEMES	Product information		Repo %	Markup %	CRP %	BSP %	Effective EBLR %
generation (1G) ethanol from feed stocks							
Scheme for financing Micro-Finance Institutions (MFIs)	As per Table 'B'						
STAND UP INDIA	As per Table 'B'						
PSB Antyodaya Yojana (For MSME)	As per Table 'B'						
DAY NULM (For MSME)	As per Table 'B'						
PMEGP(For MSME)	As per Table 'B'						
Self-Employment Scheme for Rehabilitation of Manual Scavengers (For MSME)	As per Table 'B'						
PSB Scheme for financing Solar heating System	As per Table 'B'						
MNRE's Scheme for Establishment of Akshya Urja Shops	As per Table 'B'						
Non-Schematic MSME	As per Table 'B'						
PSB Scheme for financing Farmer Producer Organizations (FPOs) backed by Credit Guarantee Scheme for Farmer Producer Organizations (FPOs) Financing (CGSFPO)	As per Table 'B'						
PSB Scheme for financing Start-Ups backed by Credit Guarantee Scheme for Start-Ups (CGSS)	As per Table 'B'						
PSB Mortgage (Term Loan facility -MSME)	Funded Exposure above Rs.10 Lakh and up to Rs.1.00 Crore	PSB Rating 1	5.50	2.10	0.24	1.11	8.95
		PSB Rating 2	5.50	2.10	0.29	1.41	9.30
		PSB Rating 3	5.50	2.10	0.30	1.60	9.50
		PSB Rating 4	5.50	2.10	0.45	1.75	9.80
		PSB Rating 5	5.50	2.10	0.58	1.97	10.15
		PSB Rating 6	5.50	2.10	1.42	1.73	10.75
		PSB Rating 7	5.50	2.10	5.01	1.24	13.85
	Funded Exposure above Rs.1.00 Crore	PSB Rating 1	5.50	2.10	0.24	1.01	8.85
		PSB Rating 2	5.50	2.10	0.29	1.26	9.15
		PSB Rating 3	5.50	2.10	0.30	1.45	9.35
		PSB Rating 4	5.50	2.10	0.45	1.60	9.65
		PSB Rating 5	5.50	2.10	0.58	1.82	10.00
		PSB Rating 6	5.50	2.10	1.42	1.58	10.60
		PSB Rating 7	5.50	2.10	5.01	1.09	13.70
PSB Mortgage Dropdown OD	Funded Exposure above Rs.10 Lakh and up to Rs 1.00 Cr	PSB Rating 1	5.50	2.10	0.29	1.56	9.45
		PSB Rating 2	5.50	2.10	0.35	1.70	9.65
		PSB Rating 3	5.50	2.10	0.36	1.89	9.85

PRIORITY SECTOR (MSME) SCHEMES	Product information		Repo %	Markup %	CRP %	BSP %	Effective EBLR %
		PSB Rating 4	5.50	2.10	0.54	2.01	10.15
		PSB Rating 5	5.50	2.10	0.69	2.21	10.50
		PSB Rating 6	5.50	2.10	1.68	1.82	11.10
		PSB Rating 7	5.50	2.10	5.93	0.67	14.20
	Funded Exposure above Rs.1.00 Cr	PSB Rating 1	5.50	2.10	0.29	1.46	9.35
		PSB Rating 2	5.50	2.10	0.35	1.60	9.55
		PSB Rating 3	5.50	2.10	0.36	1.79	9.75
		PSB Rating 4	5.50	2.10	0.54	1.91	10.05
		PSB Rating 5	5.50	2.10	0.69	2.26	10.55
		PSB Rating 6	5.50	2.10	1.68	2.27	11.55
		PSB Rating 7	5.50	2.10	5.93	0.57	14.10
PSB e-Pledge Loan	For Others (Borrowers other than Farmers)	Where Guarantee Coverage Available:- Maximum upto Rs.2.00 Crore		If borne by the Bank		As per Table B + 0.75%	
				If borne by Borrower		As per Table B - 0.25%	
		Where Guarantee Coverage not available	5.50	2.10	0.29	0.26	8.15
PSB Scheme for Financing Krishi Bhandaran against Warehouse Receipt (p-Pledge)	For Others (Borrowers other than Farmers)	Financing to Food and Agro – Manufacturing Unit	5.50	2.10	0.29	1.26	9.15
		Financing to Food and Agro – Manufacturing Unit	5.50	2.10	0.29	1.26	9.15
PSB Krishak Mitra	Up to Rs.100 lakh		5.50	2.10	0.58	0.47	8.65
	Above Rs.100 lakh		5.50	2.10	0.58	0.67	8.85
Vyapar Loan	Overdraft facilities	PSB Rating1	5.50	2.10	0.54	1.26	9.40
		PSB Rating 2	5.50	2.10	0.54	1.36	9.50
		PSB Rating 3	5.50	2.10	0.59	1.41	9.60
		PSB Rating 4	5.50	2.10	0.59	1.51	9.70
		PSB Rating 5	5.50	2.10	0.64	1.71	9.95

PRIORITY SECTOR (MSME) SCHEMES	Product information		Repo %	Markup %	CRP %	BSP %	Effective EBLR %
		PSB Rating 6	5.50	2.10	0.64	2.31	10.55
		PSB Rating 7	5.50	2.10	0.69	3.26	11.55
	Dropline OD	PSB Rating1	5.50	2.10	0.54	1.26	9.40
		PSB Rating 2	5.50	2.10	0.54	1.36	9.50
		PSB Rating 3	5.50	2.10	0.59	1.41	9.60
		PSB Rating 4	5.50	2.10	0.59	1.51	9.70
		PSB Rating 5	5.50	2.10	0.64	1.71	9.95
		PSB Rating 6	5.50	2.10	0.64	2.31	10.55
		PSB Rating 7	5.50	2.10	0.69	3.26	11.55
	Working Capital Term Loan facilities repayable up to 5 years	PSB Rating1	5.50	2.10	0.54	0.96	9.10
		PSB Rating 2	5.50	2.10	0.54	1.16	9.30
		PSB Rating 3	5.50	2.10	0.59	1.21	9.40
		PSB Rating 4	5.50	2.10	0.59	1.31	9.50
		PSB Rating 5	5.50	2.10	0.64	1.36	9.60
		PSB Rating 6	5.50	2.10	0.64	1.61	9.85
		PSB Rating 7	5.50	2.10	0.69	3.26	11.55
	Term Loan facilities repayable up to 10 years	PSB Rating1	5.50	2.10	0.54	1.26	9.40
		PSB Rating 2	5.50	2.10	0.54	1.36	9.50
		PSB Rating 3	5.50	2.10	0.59	1.41	9.60
		PSB Rating 4	5.50	2.10	0.59	1.51	9.70
		PSB Rating 5	5.50	2.10	0.64	1.71	9.95
		PSB Rating 6	5.50	2.10	0.64	2.31	10.55
		PSB Rating 7	5.50	2.10	0.69	3.26	11.55
PSB Liquid Plus Scheme		PSB Rating 1 & 2	5.50	2.10	0.49	0.96	9.05
		PSB Rating 3 & 4	5.50	2.10	0.54	1.16	9.30

PRIORITY SECTOR (MSME) SCHEMES	Product information		Repo %	Markup %	CRP %	BSP %	Effective EBLR %	
	Overdraft facilities	PSB Rating 5	5.50	2.10	0.59	1.21	9.40	
		PSB Rating 6 & 7	5.50	2.10	0.64	3.91	12.15	
	Working Capital Term Loan facilities repayable up to 5 years	PSB Rating 1 & 2	5.50	2.10	0.51	1.04	9.15	
		PSB Rating 3 & 4	5.50	2.10	0.56	1.14	9.30	
		PSB Rating 5	5.50	2.10	0.61	1.19	9.40	
		PSB Rating 6 & 7	5.50	2.10	0.66	3.89	12.15	
	Term Loan facilities repayable up to 10 years	PSB Rating 1 & 2	5.50	2.10	0.56	1.29	9.45	
		PSB Rating 3 & 4	5.50	2.10	0.61	1.34	9.55	
		PSB Rating 5	5.50	2.10	0.66	1.34	9.60	
		PSB Rating 6 & 7	5.50	2.10	0.71	3.84	12.15	
	PSB Contractor Plus	Overdraft facilities	PSB Rating 1 & 2	5.50	2.10	0.49	1.06	9.15
			PSB Rating 3 & 4	5.50	2.10	0.54	1.16	9.30
PSB Rating 5			5.50	2.10	0.59	1.21	9.40	
PSB Rating 6 & 7			5.50	2.10	0.64	3.91	12.15	
Working Capital Term Loan Facilities repayable up to 5 years		PSB Rating 1 & 2	5.50	2.10	0.51	1.14	9.25	
		PSB Rating 3 & 4	5.50	2.10	0.56	1.19	9.35	
		PSB Rating 5	5.50	2.10	0.61	1.24	9.45	
		PSB Rating 6 & 7	5.50	2.10	0.66	3.89	12.15	
Term Loan facilities repayable up to 10 years		PSB Rating 1 & 2	5.50	2.10	0.56	1.34	9.50	
		PSB Rating 3 & 4	5.50	2.10	0.61	1.39	9.60	
		PSB Rating 5	5.50	2.10	0.66	1.39	9.65	
		PSB Rating 6 & 7	5.50	2.10	0.71	3.84	12.15	
Commercial Vehicle Loan		Upto Rs.10.00 Lakh	5.50	2.10	0.68	0.62	8.65	
		Above Rs.10.00 Lakh	As per Table 'B'					
PSB-PM Svanidhi Scheme			5.50	2.10	0.49	3.06	11.15	
PSB GST EASE LOAN	PSB Rating 1 & 2		5.50	2.10	0.27	8.65	8.40	

PRIORITY SECTOR (MSME) SCHEMES	Product information	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
	PSB Rating 3 & 4	5.50	2.10	0.38	8.90	8.65
	PSB Rating 5 & 6	5.50	2.10	1.00	9.65	9.40
	PSB Rating 7	5.50	2.10	1.42	10.40	10.15
PSB Professional Assist	Maximum Rs 200 Lac	5.50	2.10	0.24	8.45	8.20
Doctor Special Scheme	Maximum Rs 500 Lac	5.50	2.10	0.24	8.45	8.20
Commercial Real Estate (MSME)	PSB Rating1	5.50	2.10	0.24	10.15	9.90
	PSB Rating 2	5.50	2.10	0.29	10.45	10.20
	PSB Rating 3	5.50	2.10	0.3	10.65	10.40
	PSB Rating 4	5.50	2.10	0.45	10.95	10.70
	PSB Rating 5	5.50	2.10	0.58	11.25	11.00
	PSB Rating 6	5.50	2.10	1.42	11.65	11.40
	PSB Rating 7	5.50	2.10	5.01	13.15	12.90
PSB Lakhpati DIDI**		5.50	2.10	0.50	4.05	12.15
PSB Scheme for Financing MSME Cluster in Punjab Region**		As per Table B				
PSB Scheme for Financing to Food and Agro based industries under MSME Clusters (ODOP)**		As per Table B				
PSB Scheme for Equipment Financing (MSME/Agri Borrowers)**		As per Table B + 0.25%				
PSB MSME Premium Scheme**		As per Table B - 0.25%				
YOUNG INDIA**		As per Table B				
SAMRIADH MAHILA**		As per Table B				
GIFT SCHEME**		As per Table B				
GO GREEN SCHEME**		As per Table B				
SPICE SCHEME**		As per Table B				
M-YUVA **		As per Table B				
SAUR URJA**						
START UP SCHEME**		As per Table B + 0.25% Concession: i. For Women Borrower: 0.25% concession in BSP to women beneficiary (i.e where the shareholding by women is minimum 51%) ii. For Young Entrepreneurs: 0.25% concession in BSP to young entrepreneurs i.e where the majority (at least 51%) stakes should be hold by the persons of ages 18-35 years.				

PRIORITY SECTOR (MSME) SCHEMES	Product information	Repo %	Markup %	CRP %	BSP %	Effective EBLR %
		Note: 0.25% concession is the maximum concession under the scheme.				
GIG WORKERS**		As per Table B				
MSME TOP SCHEME**		As per Table B				
PSB Scheme for Estate Purchase Loan**		As per Table B				

Note: Fresh/enhancement/revision/extension in the validity of existing credit limits in case of existing clients and sanction in case of new clients to be considered by next higher authority in case where rating is below Hurdle Rate i.e below PSB Internal Rating '5'.

Scheme for Financing COVID Affected Sectors backed by Loan Guarantee Scheme for COVID Affected Sectors (LGSCAS) introduced by Government of India through Ministry of Finance, subject to change as per Government Guidelines issued from time to time(For MSME Accounts and other business accounts linked to EBLR).

Internal Rating	Repo	Markup %	CRP in %	BSP in %	Effective EBLR in %	Final Rate
1	5.50	2.10	0.24	0.00	7.84	ROI to be capped at 7.95
2	5.50	2.10	0.29	0.00	7.89	
3	5.50	2.10	0.30	0.00	7.90	
4	5.50	2.10	0.45	0.00	8.05	
Above 4	5.50	2.10	0.45	0.00	8.05	