

Annexure 1

Product	Customer Segment	Interest Type	Reference Rate	Indicative Rates Range*
SME – Unsecured	Salaried	Fixed	17.50%	10%-36%
SME – Unsecured	Self Employed	Fixed		12%-24%
SME – LAP	Self Employed	Floating		10%-24%
Short-term / Long-term funding	Wholesale Clients	Fixed / Floating	As decided by the Credit Committee on case-to-case basis	8%-16%
UCV	Across all segments	Fixed	---	12% - 36%
UPV	Across all segments	Fixed	---	12% - 25%
SBL	Self-Employed & Salaried	Floating	17.50%	10%-24%

* in exceptional circumstances, based on risk perception, this may fall outside the indicated range.