RATE OF INTEREST- RICE MILLS

ROI FOR RICE MILLS																
Immovable Property Security Coverage on	CMR					CMR					CMR					Unrated
	1 to 3					4 to 5					6 & Below					
	NRLLR					NRLLR					NRLLR					
RV		For CC		For TL			For CC		For TL			For CC		For TL		
	Spread	SP	Applicable ROI	Tenor Premium	Applicable ROI	Spread	SP	Applicable ROI	Tenor Premium	Applicable ROI	Spread	SP	Applicable ROI	Tenor Premium	Applicable ROI	
Above & inclusive of 100%	-(0.50)	0.00	**7.75**	0.25	**8.00**	0.70	0.25	**9.20**	0.25	**9.45**	1.25	0.25	**9.75**	0.25	**10.00**	*As stated underneath
Above 75 up to 99%	-(0.25)	0.00	**8.00**	0.25	**8.25**	1.20	0.25	**9.70**	0.25	**9.95**	1.50	0.25	**10.00**	0.25	**10.25**	
Above & inclusive of 50% up to 75%	0.40	0.25	**8.90**	0.25	**9.15**	1.45	0.25	**9.95**	0.25	**10.20**	2.00	0.25	**10.50**	0.25	**10.75**	

Type of Security	Lower of Realizable Value of Property or Sale Consideration Price (If Purchased within 3 years)/ Book Value of CRM Security	Haircut	Eligible Immovable Security Coverage (% of R.V./ Purchase Price/ Book Value)
Residential Property	100	**0.00**	**100.00**
Commercial Property/ Plot	100	**10.00%**	**90.00**
Industrial Property	100	**20.00%**	**80.00**
Book Value of CRM Security	100	**0.00**	**100.00**

Note:-

- *In case of Fresh Customers & Existing Customers (i.e. Where Commercial CIBIL does not reveal CMR), the ROI will be charged as applicable to most premium customer having CMR as 1- 3, depending upon the Eligible Security Coverage. And from next year onwards i.e. at the time of review the ROI will be decided based on the CIBIL CMR Rating & Collateral Security Coverage.*
- *CIBIL Rank below CMR 7 shall not be considered for fresh as well as enhancement.*